

JANUARY

BUSY MAN'S MAGAZINE

Containing the choicest and most entertaining articles and short stories appearing in the current numbers of the leading magazines of the world, carefully selected and conveniently reproduced; also lists of all the remaining articles of interest in the periodicals of the month.

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Inside With the Publishers

IN THIS issue appears the first installment of Mr. Thomas W. Lawson's new serial "Friday, the Thirteenth," which is appearing originally in Everybody's Magazine. Mr. Lawson is a past master in writing about financial matters and his excursion into serial fiction, will enable him to write in a still more powerful way about modern conditions in the money market.

Our sketch of Mr. William MacKenzie is intended more as a pen picture of the man himself and his personality than of the work he has accomplished. A mere enumeration of the corporations with which he is associated, the railroads he has built, the projects he has formulated, would prove dry reading. The public knows that he has been a man of action and has accomplished many things. What the public does not know so well is the manner of man he is and this the writer of the article has attempted to tell in brief form.

This issue is to have a wide circulation in England where the publishers hope to be able to secure a large list of subscribers. An extra run has been put on to accommodate the English market. Increased circulation means more work for our mechanical departments and plans

are now being made whereby the magazine can be turned out more rapidly. This will keep it right up-to-date in every particular.

During the coming year, we hope to be able to continue our monthly sketches of Canadian celebrities in the business world. This we intend to make a feature of the magazine. The public are always ready, to hear life-stories of successful people and in Canada to-day there are a great many men who are winning fame in the arena of business. Manuscripts, containing sketches of such men, will always be gladly considered by the editor.

We would like our readers to do what they can for us in the way of interesting their friends in the magazine. Several subscribers have won our gratitude by the very real interest they have shown in its progress. If they will remember that every new subscriber means so much more power behind the editorial chair, they will realize that any interest they may show will be returned in an improved and enlarged magazine. A form is provided elsewhere in this issue on which names of likely subscribers can be written down. To all such we will be pleased to forward sample copies



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THE BUSY MAN'S MAGAZINE

(Formerly "Business")

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THE BUSY MAN'S MAGAZINE

Vol. XIII.

JANUARY, 1907.

No. 3



WILLIAM MACKENZIE
The Canadian Railroad King.

William MacKenzie, a Constructive Genius

BY W. A. CRABBE.

The recent bequest tendered to Messrs. MacKenzie & Mann by the Board of Trade of the City of Toronto, has brought these two prominent men national recognition. They stand out to-day as leaders in Canadian development. Of the two, Mr. MacKenzie has been the constructive and Mr. Mann the executive genius.

TEN years ago an ordinary citizen of the Dominion, to-day, a national figure; twenty-five years ago, a country merchant, to-day president of a great transcontinental railway system, this in brief is the life story of William MacKenzie.

Projects enough to drive the ordinary man to the brink of insanity are fertilizing in the brain of William MacKenzie and, not alone are they fertilizing, but they are being brought to fruition with a rapidity which is positively startling. Without minimizing the share which D. D. Mann has had in the development of the numerous MacKenzie & Mann schemes, it is yet probably true that William MacKenzie has been the creative genius of the combination. It might not even be too far afield to characterize Mr. MacKenzie as the brains and Mr. Mann as the hand in the body corporate, one essential to the other and both working together harmoniously. At least this is the popular conception of this famous partnership.

William MacKenzie holds in his

hands the threads of many a project in the field of transportation. Street railways in Mexico and Brazil, in Toronto and Winnipeg claim his attention, railways in Nova Scotia, Quebec, Ontario and the Western Provinces, steamboat lines on the Great Lakes. Any one of these schemes would be enough to absorb the energies of the average man, yet thanks to a splendid organization, not only are existing lines efficiently run but roads under construction are being rapidly pushed to completion. In the space of ten years nearly 4000 miles have been built—a feat unparalleled in the history of railroad construction.

Not so many years ago, (to be accurate about twenty-five), this same builder of railroads was to all outward appearances an ordinary country store-keeper, doing a general business in a little backwoods' village, twenty-five miles up the Cobouck line from Lindsay. He used to come down to Toronto two or three times a year and personally buy supplies of groceries and dry goods to stock his store. His business was

not marked by any particular brilliancy. Those jobbers, with whom he dealt at that time, remember just one peculiarity about him, which distinguished him from the average run of merchants and gave evidence of an inherent greatness. This was the fact that he never haggled over prices or tried to beat down the jobber. He was above the pettiness of the man, who is forever suspicious that he is being done. As he gave a fair deal, so he expected a fair deal from those with whom he dealt.

The country store-keeper stage was the third in the life of William MacKenzie. The first stage was, when as a boy, he attended the public school in his native village of Kirkfield. According to all accounts his school-days were spent after the usual fashion of the Canadian boy and he imbibed enough knowledge to qualify him for the second stage,—that of school teacher. But the role of village dominie was not much to his liking. The field was too restricted for his ambitions. The arena of business appealed to him and, giving up his school teaching, he formed a partnership with a Mr. Campbell and entered into the general store business under the firm name of MacKenzie & Campbell. After a time Campbell sold out his interest and Mr. MacKenzie took his brother into partnership as MacKenzie Bros.

Even at this early day, Mr. MacKenzie was not content with his achievements. The restless dissatisfaction with present conditions, that characterizes all great men, was upon him and he was ready to branch out the moment an opportunity opened up. As leading business man of Kirkfield he was not slow in securing a contract for supplying the local railway with cordwood. This gave him a hold on the railroad

officials and soon after he was successful in contracting for building some stations on the line. Realizing the future greatness of the country and the consequent activity there would be in railroad construction, he decided to devote himself to this work. He accordingly sold out his business and definitely went in for railroad contracting, taking jobs on the Credit Valley and Midland Railways in succession.

Then came the Canadian Pacific Railway project and, along with many others, Mr. MacKenzie hastened to the West. His previous experience gave him some claim to consideration and he effected some successful strokes in the contracting line. Here he met Mr. Mann and, both being in the same work and realizing mutual capabilities, the pair joined hands. The firm built certain of the branches of the Canadian Pacific in the West and the short line of the same road through Maine. After an interval, associated with Mr. James Ross and Mr. H. S. Holt, of Montreal, MacKenzie & Mann, built the roads from Regina to Prince Albert, from Calgary to Edmonton and from Calgary to Macleod.

While working on these contracts, the partners made a trip through the Saskatchewan Valley and realizing the richness of the soil there, decided, when opportunity came, to build a road through the Valley on their own account. It chanced that in 1895, Mr. Mann discovered that the charter of the Lake Manitoba Railway and Canal Company, a projected road from Portage la Prairie through the Dauphin country, could be acquired, and, believing this to be the solution of their problem, the partners bought it. This was the

beginning of the Canadian Northern System.

The story of the past ten years is familiar to all Canadians. It includes the construction of the Lake Manitoba Railway, its extension to Edmonton, the acquiring of the Great Northern, the construction of the main line from Port Arthur to Winnipeg, the purchase of roads in Nova Scotia and Quebec and the recent building of the James Bay Railway, now known as the Canadian Northern Ontario Railway.

Nor are the public unfamiliar with the plans for the immediate future, which are to bring about the linking together of the scattered pieces. Some projects are still hidden in the mind of William MacKenzie but those that have been brought to light are rapidly being put into execution. Canadians may well open their eyes at the marvellous progress of a short ten years, and wonder what the future has in store.

Success, such as few men in Canada have won, has not spoiled William MacKenzie. He is as affable and approachable to-day, as pleasant to friends, as courteous to strangers, as he was twenty-five years ago, when selling sugar sticks to the children of Kirkfield or blankets to their mothers. Snobbishness, the affliction of many men who have only climbed one quarter the distance up the ladder of success, that he has scaled, is entirely foreign to his nature. The common every-day street cars of Toronto, with which indigent citizens find such frequent fault, are still good enough for him and often he will be found riding to town in these democratic conveyances, reading his morning paper and conversing with acquaintances like any ordinary man.

Necessarily his many and varied

interests in all parts of the continent and in England, call him away from his home in Toronto frequently. But when he is in the city, no business man will be found to stick more closely to his work. If it is no extraordinary sight to see him working away at his office in the Canadian Northern Building until long after office hours, stenographers, and clerks have hurried away from the downtown sections of the city. Once an unwilling official, kept there after seven o'clock and in danger of being late for dinner, made a slight complaint and was met with the characteristic reply, "If you want to get along in this business, you'll have to do like me and get your meals whenever you get the chance." That shows the way William MacKenzie plays the game. He has been known to get through a dinner at the Windsor Hotel in Montreal in ten minutes.

Mr. MacKenzie has few diversions. Railroad construction, the linking up of a dozen sections of track, the planning of new roads, the solving of many transportation problems,—these are the hobbies which interest him, the games on which he stakes his pleasure. He does not need the relaxation of the race-track, the golf course or the sporting field as an antidote to business worry. Plunging on a race fails to appeal to him and it is doubtful if he ever put up five dollars on a horse. But all this does not mean that he is so absorbed in business as to be unable to derive any enjoyment from the lighter things of life. On occasion he will take a hand in a game of cards or a game of billiards and play with a keenness and a skill that often bring him victory. In fact he puts into every game he plays, whether it be an intricate game on the field of

railroad diplomacy or a knotty financial puzzle or merely a game of hide-and-seek with friends at home, the same determination and resource that has always been characteristic of him in everything he does.

During the last few years he has surrounded himself with a loyal staff of assistants and supporters, men whose names like those of Lask and Hanna carry weight throughout the land. From these higher officials, down to the clerks in the office,—in fact, by all the men, to whom he is personally known, he is zealously supported. They look up to him as something a little wiser and greater than other men and have unflinching faith in the ultimate success of all his plans. Towards them all, he shows himself considerate and friendly.

While it may be complained that Mr. MacKenzie has not played the role of public benefactor to any great extent, it must be said to his credit that he is not the man to carry popular favor in this manner. He believes in doing his good deeds in a quiet unobtrusive way, therein following the biblical mandate. His benefactions to his native village are limited only by the unwillingness of his old neighbors to accept them. There, he has converted his old store into a village club, where the men of the place can spend their evenings in comfort and enjoyment. He has also erected a new church in the village. To his parents he has shown himself a dutiful son, doing all that is in his power to make their declining years bright and happy.

The cause of education finds a warm friend in Mr. MacKenzie. Doubtless he remembers with kindly feelings the earlier years, when as a village schoolmaster, he endeavored to teach the younger generation of

that day the rudiments of learning. At any rate, it is known that he has bestowed money on Trinity University and, not so long ago, it was through his unsought assistance that the experiments in connection with the discovery of radium, were carried out at Toronto University. That he is fond of literature, may be deduced from the splendid collection of books, which he has made and which is being added to constantly.

To his business associates, Mr. MacKenzie's one great characteristic is his tenacity. He pursues doggedly the purpose, which he has set before him, never faltering or swerving from the path of action he has laid out. Had it not been for this determination and strength of purpose, the achievements of the past ten years would have been impossible. It is known that his early struggles to secure financial backing in the money markets of London, were so disheartening, as to cause any other man to give up the fight. Those, who had an opportunity to watch him at that time recall his indomitable perseverance, as he rose from failure after failure until at length he secured his backing.

Then, too, it is known that in the early days of the Canadian Northern, immense pressure was brought to bear on the partners by the Grand Trunk Railway Company, to induce them to sell out. Even dogged Dan Mann, it is said, was on the point of capitulating, but William MacKenzie had made up his mind that he was going to build and own a transcontinental railroad and from this fixed purpose, nothing could turn him. Today MacKenzie & Mann have got the pick of the western field and the Grand Trunk has been forced to the North.

The Gardendale Burglar Cure

BY E. J. BATH IN AMERICAN MAGAZINE

Through the amazing tale of how a small neighborhood was rid of burglars, whose number could hardly be counted, and of how finally one of the most notorious was caught and subjected to all sorts of weird tortures. The example was sufficient and (Gardendale) ceased to be troubled by midnight visitors.

WHEN the Fanshawe's house was robbed, Gardendale simply folded its hands and sighed. The Fanshawe domicile was equipped with all sorts of burglar-proof things—an electric alarm, mysterious window catches, a noisy dog, two pistols, one shotgun, a colicky baby and Mr. Fanshawe's insomnia. Yet, in spite of such model safeguards, the burglars made a very pretty job of it. Therefore, Gardendale was beyond the point of speech.

Since the Burglar Age began the town police had not captured a single housebreaker. The Citizen's Protective Association and its two watchmen also had a zero score. The individual citizens, beyond firing stray shots, blowing whistles and tooting tin horns at unreasonable hours, were in the same state of impotence. Several of the men folks wore the distinction of having seen burglars, a few of having shot at them, but nobody, except Mr. Melior, ever claimed to have hit one, and he could not produce the target.

The Park section of Gardendale contained a transplanted colony of city folk who settled there because it was carefully restricted. You had to have so many feet of land to build on, your house must not have a flat roof, it must not be a tenement, a store or a two-family dwelling—in short, it had to comply with

so many exact rules and prohibitions that the Park was highly select and ostentatiously proud of itself.

But it was not restricted against burglars. Since the coming of the first, nearly a year ago, Gardendale passed its nights in a state of excitement and suspense. "The Brace and Bit Gang" began it. They had a villainous way of boxing a circle of holes around the lock on a gentleman's door and then removing the lock. Half a dozen front and back doors were neatly bored before the Brace and Bit Gang became compassionate and quit.

A month had not elapsed before unrepentant yet effective flimmy wielders came to spend their evenings. They made a specialty of splintering window sashes, and they were workmanlike about it. The second story men who followed them occasioned less alarm, because they worked during the family dinner hour and did not give people horrors in the middle of the night. However, they prospered. They got less of the Park's silverware, but more of its jewelry. But the coming of the holdup brigade was really a very serious matter. Three respected citizens, who had been detained in town until the last trials, were further detained on their walks from the railroad station by insistent wayfarers.

Gardendale's failure to catch or

annihilate a burglar was not due to lack of effort. After the first affair at Mr. Gates's house the men bought revolvers. When they had demonstrated their inability to hit live targets at unknown distances on dark nights, they bought dogs. There was the small noisy and cowardly dog, the alert and pugnacious dog; and the large, silent and morose dog, each householder buying according to his fancy and judgment. Some of the dogs barked when their owners came home late and then slept the rest of the night. Mr. Britton's bull terrier showed promise, because one dark night, as Mr. Britton sat foot on his own porch, the dog quite unexpectedly began to chew his leg. But Mr. Britton got his pistol and ungratefully shot "the only really good dog in the Park." This seemed to discourage the other dogs, who thereafter gave their time to fighting among themselves, killing cats and rooting up flower beds.

Electric burglar alarms went off with and without burglars so impartially that after a while the Gardendale citizen would merely turn of the switch, rouse the gong and go back to bed. Mr. Finch invented a scheme of his own. The central idea was to welcome burglars with unassuming hospitality and disarm them through their own astonishment. At night he hung a sign on the front door: "Don't use a brace and bit or a jimmy. The dining room window is unlocked." If they should venture inside after this, they would find little placards, telling where to seek booty and how to get it without damaging the furniture or waking the family. One morning Mr. Finch found that the front door had been

jimmied remorselessly, the drawers in the sideboard, defaced, pictures, cut out of their frames, Oriental rugs stained with some of his choicest claret, and everything in a general state of wreck. He couldn't understand it until he found this note on the dining-room table:

"My partner Bill done this. Bill done the work while I staid on the walk and I diden't come in til he had it all packed up. Then I seen them signs and I'm sorry about the damage. Bill can't read or rite."

It was Mr. Hotchkiss who devised a brilliant plan to give Gardendale a reputation for thief killing—such—a desperate name that no burglar would even venture within its precincts again. He wrote to the city papers a thrilling story of the killing of a burglar. He said when the burglars read that story they would let Gardendale alone. It was such a good story that the papers sent reporters out to Gardendale to work it up, with pictures. The reporters wrote some fine stories, but not the kind that Gardendale expected. Mr. Hotchkiss's popularity fell so rapidly that it could be heard to whizz through the air, and some of the Park people changed their newspaper and talked about libel suits.

It was no wonder, therefore, when Mr. Pamshaw told the news of his robbery to his fellow members at the Greenlawn Golf Club that they fell into a state of despondency.

"What's the use of trying to keep 'em out?" said Mr. Gates disgustedly. "Dogs, babies, watchmen, guns, alarms—they aren't worth a brassard, the lot of 'em."

"I have an idea," said Mr. Jack-

son, "that we haven't got the right kind of alarms."

"Hotchkiss had an idea, too," growled Mr. Pamshaw, "and it made asses out of us."

"Now, you listen to my idea," said Mr. Jackson. "I've been talking about it to Wilson and he's helped to work it out."

It was a long and earnest session that the club held.

Late in June Mrs. Wilson was away



"You behave and be a man, quiet King!"

on a visit to her mother and Mr. Wilson was living all by himself and getting his meals at the club. It was midnight when he awoke, surprised to find a gas jet burning dimly. He was wondering sleepily about it, when a slight tinkle attracted his attention and he twisted his head in the direction of the dresser. There was a man standing in front of it, his back turned toward the bed, and he seemed to be rummaging in the top

drawer. Mr. Wilson regarded him quietly for a few seconds and then his hand stole across the bed, under the spread, until it reached the edge, where it rested carelessly. The man continued to rummage for a minute longer and then glanced toward the bed. Mr. Wilson smiled at him and said:

"If you'll just turn up the light you can see better."

The man uttered an exclamation,

caught up a revolver from the top of the dresser and said sharply:

"You shut up and don't wiggle."

"I promise not to wiggle," said Mr. Wilson.

The light was turned up cautiously and the man still kept his pistol pointed toward the bed.

"Have you found what you want?" asked Mr. Wilson. "There isn't much in the house, I'm sorry to say."

"Oh, I've got a few things," said the hurglar, in a puzzled sort of way. He was not a bad-looking young fellow, rather well dressed for a hurglar, Mr. Wilson thought.

"Aren't you afraid to hurgle around this place?" continued Mr. Wilson. "It's considered a dangerous town for burglars."

The burglar laughed. "It is, hey?" he said. "Why, it's got the reputation of being the easiest place around New York. But there ain't much to it, if this house is a sample. I guess I've got all that's worth taking here, so I'll be going."

"Don't be in a hurry," said Mr. Wilson.

"I never go till I'm ready, mister, but I'm ready now," said the burglar, making a step toward the door. "You just stay tight under the covers for five minutes. Understand?"

"But I want to tell you about the burglar we caught here," said Mr. Wilson.

"First I ever heard of it," said the burglar, with a short laugh. "When was that?"

"To-night," said Mr. Wilson.

"Who was he?" asked the burglar, curiously.

"You," said Mr. Wilson, smiling amiably.

Again the burglar laughed. "You're a joking sort of a guy," he said. "Sorry I can't oblige you by staying."

"But you'll have to stay, my friend. You can't go."

No? Just stay in your little bed and keep quiet, mister. That's all you got to do."

"You but if you go out you'll likely as not get shot a few times," said Mr. Wilson.

"What do you mean?" asked the burglar roughly, approaching the bed again.

"Why, just this," said Mr. Wilson. "Our newly patented burglar alarm has been working ever since I woke up and saw you."

"No funny business now," said the man sharply. "What hurglar alarm?"

"It's a new kind that I helped to invent," said Mr. Wilson, a note of pride in his voice. "This burglar alarm doesn't ring in your own house at all. It rings in the other fellows' houses. See this little switch here?" Mr. Wilson lifted the covers and disclosed a small contrivance fastened to the framework of the bed. "Well, when I first saw you I turned that switch and it started to ring gongs in twenty different houses around here. When my friends woke up and looked at their indicators they saw that No. 9 had dropped. That's my number. Then they got their revolvers and shotguns and dogs and came around to call. At least, I hope so. You might look and see."

The burglar sprang to a window and looked out into the moonlight. He drew back with an oath and ran to another window that overlooked the back of the house. Then he swore again and fingered his pistol nervously.

"I thought it would work," said Mr. Wilson happily.

"Look a-here," said the burglar menacingly. "It's up to you to get me out of this." He poked his revolver into Mr. Wilson's face.

"My dear man," said Mr. Wilson, "I couldn't get you out of it if I tried. There, they're ringing the doorbell now."

The burglar stood irresolute. "If I'd known you were working a game on me I'd a-fixed you," he muttered.

"Of course you would," said Mr. Wilson coolly. "The beauty of this new alarm is that you never know anything about it. Now he a good hurglar and put down that gun."

For a minute longer the man hesi-

"You win," he said briefly.

"Thank you," said Mr. Wilson, picking up the gun and slipping out of bed. "Now, if you'll kindly go first we'll answer the bell. Don't try to run for it, because they've got a bunch of dogs and you wouldn't have a chance."

The burglar led the way into the hall and down the stairs and Mr. Wil-



"Burglar, these are my friends... I will present you more formally later."

tated, and then the ringing of the doorbell was supplemented with pounding noises and shouts. That decided him, for he laid his pistol on the bed and backed off against the wall.

son followed closely, with the revolver pointed at the middle of his captive's back.

"Turn up the light and open the door," he commanded.

The hurglar obeyed meekly, step-

pling back quickly as he undid the chain and turned the key. Half a dozen of Mr. Wilson's neighbors piled into the hall.

"Get him?" they cried.

"There he is, gentlemen," said Mr. Wilson, making a courtly bow. "Burglar, these are my friends, Mr. Gates, Mr. Fanshawe, Mr. Melvon and others to whom I will present you more formally later. I regret that I must ask them to search you for weapons."

Mr. Wilson's neighbors went at the task rather glacially and clumsily, but produced only a pocket knife. Then Mr. Gates stepped to the door and called out:

"All right, boys; come on in."

Other members of the Greensawn Golf Club, including the radiant burglar alarm inventor, Mr. Jackson, trooped in, bearing pistols and shot-guns and leading dogs.

"This is a great night for Gardendale, gentlemen," said Mr. Wilson, "and I congratulate you all. Now, if one of you will kindly telephone to the club and tell the steward to have things ready, and the rest of you will entertain my friend for a few moments, I'll go upstairs and dress. Then we'll all go down to the club."

Ten minutes later a curious procession walked through the quiet streets of the Park, headed for the clubhouse. The steward had lighted up when the party arrived, and he stood grinning at the door.

"Mr. Fanshawe, Mr. Gates and Mr. Jackson," said Mr. Wilson, "will you kindly take the candidate into the locker-room and prepare him? We will await you in the cafe."

The trio thus detailed disappeared down the hall with their prisoner, and their fellow members followed Mr. Wilson into the large room on the main floor. At one end of it was a large leather easy chair, raised upon a platform and overhung with a canopy of table cloths that was apparently of hasty construction.

"Now, gentlemen," said Mr. Wilson, "shall we adhere to the programme?"

"I say, to hand him over to the town police at once," declared little Mr. Tompkins nervously. "I don't like this."

"But brother," said Mr. Hotchkiss. "He isn't your burglar. He belongs to Wilson."

"That's right," chorused the club. "He belongs to Wilson."

"Then," said Mr. Wilson, "I dedicate him to the club."

A moment later a strange figure, escorted by three solemn guards, entered from the hall. The figure was dressed in a garb of a knight of the fifteenth century. Over his shoulders was thrown a kindly robe. His face, which was that of the man who had carelessly disturbed Mr. Wilson's sleep, wore an expression of pathetic dismay.

"Burglar," said Mr. Wilson, "what is your name?"

There was no answer from the occupant of the royal seat, whose eyes shifted about the room, nervously.

"He declines to give his name, gentlemen," said Mr. Wilson.

"Call him Foosele," suggested the club's worst golfer.

"Excellent," said Mr. Wilson.

"The secretary will make a note of it. Foosele, how old are you?"

The burglar glanced sullenly and then exclaimed: "Aw, out it out. Send for the cops."

"Don't be rude, Foosele, old boy," from the back of the room.

"Put him down as two years old," commanded Mr. Wilson. "Foosele, have you a family?"

No answer from the throne.

"The secretary will record that he has a wife and nine small children at home," announced Mr. Wilson. "Now, Foosele, instead of being a common, everyday burglar, would you like to be a king?"

After half a minute's pause the intercomer reported: "He would like to be a king. Bring forth the crown."

Mr. Gates advanced with a gilded crown, bowed low to the burglar and placed it upon his brow. The king shook it off angrily, whereupon Mr. Gates picked it up again and jammed it on with such vigor that the royal one said "Ouch!" and winced. "You behave and be a nice quiet king," admonished Mr. Gates, severely.

"Now let the sceptre be brought," said Mr. Wilson. Mr. Fanshawe advanced and placed a dainty wand in the monarch's hand.

"Now, gentlemen," continued the master of ceremonies, "who is this person we see before us?"

"He's a king," yelled the club.

"What's his name?"

"King Foosele the First."

"And what is he king of?"

"He is king of all the burglars," answered the chorus.

"Let his royal insignia be brought," said Mr. Wilson. Mr. Jackson advanced with a tin plate, through which a whole had

been bored and a string run. He hung it around the king's neck and as he stepped back the club read upon it, pointed in white letters: "I am king of all the burglars."

"Good," said Mr. Wilson. "Now, what are King Foosele's gifts to his loyal subjects?"

"There," said Mr. Gates, pointing to the burglar's clothes.

"Ah, yes," said Mr. Wilson. "I will inspect them, with the royal permission. In the right-hand coat pocket I find a watch and fob, which I recognize, I will keep them. I further find a dozen silver spoons and seven silver forks. These I also recognize. The king is bountiful to his humble subject. In the trousers pocket I find the sum of \$98.50. Of this amount I recognize \$2.80 as my own. The balance will be turned over to the club. Here is a scarfpin which I do not recognize. With the king's permission, it will be presented to the steward. These pawn tickets will be set aside for future consideration. This knife, bunch of keys, revolver and gold chain are presented to the club museum. The clothing will be turned over, with the king's blessing, to the Salvation Army. The king has no more to give away."

The king watched the distribution of royal gifts with some alarm.

"Now, your highness," said Mr. Wilson, "your subjects would be pleased to listen to a royal address on matters pertaining to your kingdom."

Silence and a scowl.

"Or a song," called a member.

"Or a recitation. Let him recite 'Mary Had a Little Lamb.'"

The king sneered.

"He neither sings, recites nor orates," announced Mr. Wilson, "but he desires to entertain us with feats of strength and agility in the gymnasium."

"Hoorry!" yelled the club. "Come on, old boy," and they led him from his chair and escorted him downstairs. First they put him on the parallel bars and beseeched him to do many push-ups, prodding him gently to further exertion when he showed signs of fatigue. The king flunked miserably on the tenth and hung helplessly. On the horizontal bar he was persuaded to chin himself twelve times and was disrespectfully hooted when he failed on the thirteenth. In skinning the oat the royal pie plate and gorgeous cape became entangled in his legs and the king fell head down upon the mat. Then there was royal broad jumping, high jumping, club swinging, weight lifting, pulley manipulating and other feats of which the members of the Greenlawn Golf Club were fertile in invention. The king panted, perspired and became wobbly, but he endured it silently. The Committee on Persuasion had a wonderful knack of getting the royal consent.

"The king desires to give an exhibition of boxing with his humble subject Melvor," said Mr. Wilson. A pair of heavily padded gloves were placed upon the royal hands, while the grinning Melvor donned suspiciously skimpy looking ones. It was not a spirited set-to—at least, not upon the part of the king. He was wilted before he began and he was positively faded when Melvor got

through with him. But there were other things in store for his highness.

"Can you swim, O king?" queried Mr. Wilson, as they flunked damaged royalty.

"Look me up, boss," said the king meekly. "You ain't got no right to do this."

"The king says he can swim excellently," reported Mr. Wilson, and they led him to the tank room.

"What's the temperature of the water?" asked Mr. Gates.

"Fifty-two, sir," said the steward. "The tank is fresh filled."

"Excellent," said Mr. Wilson. "Get Gates's offensively red bathing suit."

They got it and into it they put the king.

"I—I can't swim," he stammered faintly, but a voice from behind answered, "Too late, my lord," and over he went. He rose gasping and struck out for the edge of the tank.

"Why, he's a regular porpoise," said Mr. Gates, kicking the king's fingers gently when they sought a grip on the tiled edge. "Swim some more."

They wouldn't let him come ashore, but importuned him to paddle under water, fetch on his back, do the Australian crawl and wiggle like a polliwog. When his teeth chattered and he began to ship water they hauled him out and put him back into his royal robes.

Then lunch was served. They sat at the round table, and the king, his velvet doublet having been covered with an apron, was set to carrying dishes. When he balked, the Committee on Persuasion found a way.

When he dropped things they threatened to take away his crown and spank him. After lunch they did other things to him; in fact, until 3 o'clock in the morning he was a very busy king. Then they dropped him on the throne again and the master of ceremonies addressed him.

"Your Royal Highness, King of All Burglars," he said, "we are about to return you to your kingdom. You came to us in the bumble garb of the peasant and you go away in the imperial robes of state. I regret that Fanshawe will have to get a new suit, but it is for the best. You will tell your people that we treated you right royally. You will even condescend to explain to them the beauties of the Gardendale system of burglar alarms, the excellence of the armament of its citizens, the watchfulness of their dogs and the unflinching hospitality of their club. You will tell them all these things, in order that they may come and see, if they so wish. They will not only learn it from your lips; they will read it in the newspapers. It will be published abroad in the land. Now, sire, you may go."

The king arose painfully and slowly from his chair and looked about him in wonder.

"Where's me clothes?" he asked.

"They have been given to the Salvation Army," said Mr. Wilson.

"Am I goin' in these things?" asked the king, surveying his pink tights in dismay.

"Sure you are, Foodle, old scout," cried Mr. Gates.

"Why, gents, I can't go nowhere in these," said the king pathetically. "I'll get pinched."

"They wouldn't be so rude as to pinch a king, I'm sure," said Mr. Wilson.

"But I ain't got a cent of money," protested the king.

"You can draw upon the royal treasurer when you get home," said the master of ceremonies.

"But how'll I get there?"

"Walk," suggested the club.

"I ain't a-goin'," said the king, resuming his seat, sulkily.

"He wants another swim," said Mr. Melvor. "I can see the look in his eye."

The king shivered and looked around as if seeking pity in some face. Then he dropped his eyes to the floor and sighed.

"It's getting near daylight," said Mr. Wilson comfortingly, "and if you're sensitive about the kindly robes you'd better moory along while it's still dark."

The Committee on Persuasion became impatient and they removed the king from his throne while he was still considering matters and took him out on the porch. One by one, the club shook hands with him and bade him good-by, all but Mr. Tompkins.

"I'm afraid we're making a mistake," said he nervously. "Hedn't we ought to look him up?"

"Nonsense, man," said Mr. Wilson. "Why, he'll be a whole burglar alarm in himself when he gets back with his folks. You'll be an old, old man, Tompkins, before we catch another burglar around Gardendale."

"And wait till we give it to the

papers," said Mr. Gates enthusiastically. "Why, we're as good as famous, now."

Mr. Tompkins sighed and extended the tips of his fingers to the king.

"I—I suppose I might as well sink hands, too," he said. "Can't say I hope to meet you again, though."

"Now, king," said Mr. Wilson, "if you feel any hesitation about

going, I may as well tell you that the Gardendale hounds will be unleashed in about five minutes. Are you fond of dogs?"

The king gave him a mournful look and took the highway. As he disappeared in the gloom they heard a crashing in the shabby and when daylight came they found his crown, which they took as a sign of abdication.

The Autocratic House of Commons

BY A. MAURICE LOW IN APPLETON'S MAGAZINE

Mr. Low is the Washington correspondent of the London Post and is the expert narrator of *Appleton's Magazine*; he is contrasting the British and American legislative assemblies. From his article on the British House of Commons in the December issue of *Appleton's* we extract the very interesting description of the House.

THE first impression of the House of Commons is disappointing.

It is smaller than one expected; the limited gallery space, with room for only 120 strangers, is noticeable and explains why members to some extent must wait their regular turn; and the floor proper is clearly inadequate to seat the 670 members. As a matter of fact there are seats for only 340, who must be present at prayers to secure a seat for the day. The remainder must either stand or sit in the two side galleries, from which members have been known to ask a question, but never to make a speech. It is only on very rare occasions, however, that the seating capacity of the floor is taxed. But the House is very beautiful with its walls and ceiling of paneled and carved oak, and to one who is familiar with Congress or a State legislature, the dignity, the decorum, the ceremonial is impressive.

The Speaker in his high, canopied chair surmounted by the arms of Great Britain, in wig and gown; the clerks below him in wigs and gowns; the table covered with books and the two famous brass-bound dispatch boxes; the great mace glistening like gold; the sergeant-at-arms with his small sword; the door-keepers and messengers in evening dress and their badges of office, who bow to the chair every time they approach the bar—are exactly the personnel and the mise en scene so appropriate that one would be disappointed if the smallest item were missing.

And then one looks at the members and rubs his eyes in astonishment, for in this august assemblage, in the presence of the Speaker in all the majesty of wig and gown, undeterred by the sergeant-at-arms and his sword, fully half the members are wearing their hats! And they wear them in the most devil-

may-care sort of way; not at all as if they were ashamed, but rather as if it was a matter of pride with them to have cultivated the most acute angle at which a hat could be worn and still remain on the heads. They wear them almost touching their noses; they wear them almost touching their cheeks; they wear them tilted far back on their heads; they wear them well over their ears; and they loll back against the benches and fold their arms and in quiet times gently snubber; but the hat is always there. It is very peculiar.

A member may wear his hat in the House so long as he is sitting, but the moment he rises he must uncover; and of course no one remains covered when he addresses the chair. But here is one of those paradoxes that make the House always so delightfully interesting and its rules so unlike those of any other legislative body. When the House is dividing and a member desires to raise a point of order, the rules require that he must "speak sitting and covered." On one occasion Mr. Gladstone raised a point of order and for the moment forgot the rule. No sooner did he begin to speak than the House shouted at him "Hat! hat!" Every cabinet member has a private room where he leaves his hat, and Mr. Gladstone as usual entered the House hatless, and so had all the other ministers around him. There was a frantic search for a hat, much to the malicious delight of the opposition, and finally a hat was snatched up and Gladstone put it on his head. But Gladstone's head was the largest in the House and the hat belonged to a member with a

very small head, and it perched on his head like a vandyke artist's "tile." Gladstone was always a man of tremendous energy in speaking, and as he spoke the little hat wobbled all over his crown and was in danger of falling off. To prevent this catastrophe a member sitting behind leaned over him and carefully held the hat in place until Mr. Gladstone had stated his point of order. Last summer a member raised a point of order and, like Mr. Gladstone, found himself without a hat. A fellow-member quickly folded up his order paper into a cocked hat, such as children wear when playing soldier, and offered it to his friend, who gratefully wore it, much to the amusement of the House, and thus complied with the technical requirement of the rule of being "covered."

The House likewise has its own code in regard to the partaking of liquid and solid refreshments. A member making a long speech may take a drink, and the House is liberal enough not to care whether the color of the contents of the glass is white or brown or black, whether, in fact, the glass holds water or whiskey or beer. Mr. Gladstone's egg sipe, which his wife carefully compounded for him and he brought to the House in a bottle, are classic. But woe betide the man who soars drink and must have meat. Contemporary recollections only recall one member rash enough to disregard this rule. It was about fifteen years ago in the stormy time of the home-rule debates, that an Irish member, in the small hours of the

morning, produced from his pocket a paper bag and drew out a bun, which he proceeded calmly to eat. The house was instantly in an uproar, there were loud cries of "Order! Order!" and that bun was never finished.

No member may read a newspaper in the House. If he had the temerity to smoke, the sergeant-at-arms would quickly place him under lock and key. This is no jest. Few members of Parliament are aware of the fact that there is a prison, a very comfortable prison it must be admitted, but nevertheless a prison especially built for the incarceration of members and strangers who have offended against the privileges or violated the decorum of the House. This place of confinement is in the clock tower, which is surrounded by "Big Ben," perhaps the most celebrated clock in the world. Access to the prison is obtained only through the residence of the sergeant-at-arms, who is held personally responsible for the safe custody of a prisoner of Parliament. The last commoner committed to the care of the sergeant-at-arms was in 1889, when Mr. Bradlaugh, the member for Northampton, a professional atheist, refused to take the oath of allegiance with the formula "So help me God," and for his contumacy was placed in confinement for twenty-four hours. In the old days the prison was one of the perquisites of the sergeant-at-arms, since before the prisoner could obtain his freedom he was compelled to pay a substantial fee to his jailer.

In the past the offender was not only punished but he was humiliat-

ed. The prisoner at the bar had to receive his sentence kneeling, but that indignity is no longer inflicted. Toward the end of the eighteenth century the proprietor of a London newspaper was brought to the bar of the House and severely censured for the heinous crime of having published a report of the proceedings of the House. As he rose from his knees he brushed the dust from his clothes with the contemptuous remark: "What a damned dirty House!" And ever since, perhaps because the House did not want to run the risk of having casual remarks made about its house-keeping, the prisoner at the bar is allowed to receive his sentence standing. Many persons have been brought to the bar of the House, as the Commons have always been jealous of their dignity. A man named Hyde was jailed by a policeman detailed for duty at the House, and Hyde summarily assaulted him for assault. For this he was arrested by the sergeant-at-arms and arraigned at the bar and committed to prison for a breach of privilege in having attempted to bring an officer of the House before the ordinary legal tribunals. The most amusing case of breach of privilege was in the early years of the last century, when Dick Martin, a well-known Irish member, brought an Irish reporter to the bar for having misrepresented him in a report of his speech. The reporter pleaded that the publication was absolutely correct. "It may be," Martin replied, "but I defy the gentleman to prove that I spoke in italics." The House roared, and the reporter was allowed to go.

Technically it is a violation of the rules for a member to read a speech, although the rule is not strictly enforced, and is frequently violated. The congressional practice of sending books and reports to the clerk's desk and having that official read voluminous extracts is unknown. So also is the American custom of "leave to print," because there is no English publication corresponding to the Congressional Record. Its nearest approach is Hansard, which, unlike the Congressional Record, is not a verbatim report but is merely an abridgement of the proceedings. The speeches of cabinet ministers in both Houses and the rulings of the Speaker are reported verbatim; the remarks of other members are summarized, and the space allotted to them is a matter entirely within the judgment of the editor, who, perhaps it is unnecessary to add, is guided by precedent. A new and untried hand must be content with a line or two, a man of longer years is given a paragraph, and so the scale ascends until a man has arrived and reaches the dignity of being stenographically reported. Hansard is supposed to appear two days after the sitting, but as Parliament is a leisurely body, nobody makes a fuss if there is a delay of four or five days. Members are given the privilege of revising their remarks, but they may not extend them.

To a person familiar with Congress, the air of the House of Commons is almost solemn and impressively dignified. There are no page boys in knickerbockers dashing up the aisles or playing marbles on the steps of the Speaker's chair, but in

their place are these sedate, clerical-looking messengers in their dress suits and chains of office, quietly moving about with their soft tread and respectful air, never daring to pass in front of members, as messengers do in Congress, and never forgetting to bow to the chair as they enter the House. This ceremony of acknowledging the presence of the Speaker becomes in a little while a fixed habit; it is similar to the lesson inculcated on the youth when he first enters the navy, always as he sets foot on deck in the morning to turn to the flag and salute it. And the pose of the messengers is the keynote of the assembly. At Westminster, unlike Washington, members do not look upon the chamber as their club. They do not read or write, because bars do not read or write, because they are not provided with desks, but sit on benches running at right angles to the Speaker's chair; they do not talk or tell boisterously funny stories and drown the voice of a speaker; they do not smoke, or walk about, or lounge round the clerk's table.

One reason, perhaps, why members do their writing and reading and talking outside the chamber, is that Parliament provides very luxurious accommodations for them, and it has often been said in derision that St. Stephen's, which is the popular name for Westminster, is the finest club in London. And in addition to all the other appointments of a first-class club, Parliament has the most celebrated art fresco ten room in the world. The back of the House looks on the Tribune, from which it is sep-

erated by a wide stone terrace and breast-high balustrade. This is the world-renowned "Terrace." On this pleasant afternoon in June, and on every fine afternoon during the season, the Terrace is crowded with the prettiest, the best-dressed and the most fashionable women in London. And this is where woman renews herself on arrogant man for the indignity of being shut up behind a screen. The wives and cousins and sweethearts of members come to the House and are taken to tea on the Terrace, where in their dainty frocks and their high-bred air they toy with strawberries, which are not more luscious than the red lips that delicately eat them, nibble thin slices of bread and butter, and drink tea. The Terrace has been called the smartest tea room in the Empire, and it does not belie its reputation. I have seen no prettier sight in London than the Terrace on a fine day in the height of the season. The perfectly proportioned facade of the palace accentuates the life and gaiety and beauty of the hundreds of groups at the small tables. In the foreground is the river, little steamboats and other small craft making an ever-changing panorama full of color; and on the opposite bank, to serve as a sort of memento mori to this gay and frivolous throng, is the grim pile of St. Thomas's Hospital, symbolic of the hand's spade that separates joy from suffering and life from death.

There is a marked difference in the manner of speaking between the English member of Parliament and the American member of Congress; it is the difference of racial tempera-

ment which finds its expression. The English parliamentarian speaks more slowly, less fluently, with less aggressiveness and cocksureness than the American, his voice is pitched at a lower key and is better modulated. The effect is conversational rather than oratorical. Somehow or other you seem to feel that the Englishman rather seems eloquentary effects; that he thinks it isn't quite the thing for a gentleman to have the manner of an actor; that no gentleman would speak merely to show he had mastered the tricks of the professional eloquentist. But the practice of the House—and what applies to the House of Commons applies with equal force to the House of Lords—offers no opportunity for the silver-tongued orator to display his powers. Long speeches are unknown and will not be tolerated. In the last session the government reduced the strength of the army by 20,000 men and made several radical changes in the military establishment. Mr. Haldane, the secretary of war, explained the scheme—which was very complicated and technical and full of figures—to the House in a speech of two hours and a half, which contained no extraneous matter but was simply a businesslike presentation of a subject of vital importance to the country. Yet for a member of the cabinet to speak for two hours and a half was regarded by his opponents as entirely too long, and by his admirers as an achievement remarkable enough to be chronicled. Thus one newspaper, politically opposed to Mr. Haldane's party but which treats him with respect, commented on the speech by

saying, "A speech of this length must necessarily lose some of its audience before it reaches its conclusion," and it added: "Very long speeches and statements, without being absolutely rare, are, at any rate, infrequent in the House of Commons." A paper politically opposed to Mr. Haldane frankly tells him that he talks too much; while a paper of his political faith is lost in admiration of his "imperturbable calm," "as though the making of a three hours' speech were the easiest and simplest thing in the world."

And as the long speech is tabooed, it follows as a matter of course that the House is not a factory where campaign material is turned out by the page. In fact, on Fourth of July, make-the-angle-scream speech; the speech that gentlemen from the rural districts delight to make in Congress so as to be able to send franked copies of the Congressional Record to their constituents; the speech in which weird and remarkable statistics are rained on a defenseless audience which is told that America is the land of the free and the brave; the speech in which there is always poetry and always a "peroration" with applause in brackets as the tag—is unknown in Parliament. One reason it is unknown is that the rules require a member to address himself to the subject before the House, and that rule is strictly enforced. But the latitude of debate permitted a member will be more particularly explained in a succeeding article.

The House of Commons is a more serene, a quieter, a less electric

body than the House of Representatives. In the Commons there is no such thing as a running debate; a member is not interrupted, and if the attempt should be made, the Speaker would quickly cry, "Order! Order!" But he does not enforce order by vigorously pounding a mallet and making as much noise as a cooper tightening the hoops on a barrel. A speech is not applauded, but it is frequently punctuated by cries of "Hear, hear!" When the speaker finishes, members do not crowd about him and congratulate him; he sits down and pulls his hat over his eyes or shaves it on the back of his head, and the House listens to the next man. In the House of Representatives, owing to the noise and confusion, the constant interruptions, the pounding of the Speaker's gavel, the never-ending passage of members and messengers across the floor, and the general air of informality and disregard of the strict adherence to rules and traditions, the unexpected is always anticipated, the air is always surcharged with electricity, and the spark and the mine are always in close contact. The House of Commons has not been without its scenes of passionate excitement; it has witnessed turbulence and violence, the emotions of men have been aroused by appeals to their prejudice and selfishness, the authority of the Speaker has been defied. The House of Commons, like the House of Representatives, is intensely human; beneath the veneer of civilization is the primal man, prejudice and passion are there although they lie dormant; but convention exercises its

influence. One can hardly imagine in these days the dignified and respectful air of the Commons being easily shaken by disorder.

A composite photograph of the Commons would show a marked variance from a similar photograph of the House of Representatives. As individuals the pattern of the Commoner is more stereotyped than that of the Representative; finally and essentially there is no such wide difference between the Scotch and Irish and English member, the representative of a great city or a small rural constituency, as there is between the man from New York and the man from Texas; the city man from the East and the farmer from the West. And the uniformity of physical type finds its counterpart in the uniformity of dress. It would not perhaps be strictly accurate to say that the Commons as a body is better dressed than the American lower house, but in the Commons one sees more black coats. A rather more punctilious regard is shown for attire than in Congress. But, alas! the black coat is fast disappearing, according to the plaint of the older members and the shielders for form. Since the inception of the working-man in politics, the informal "longer coat" has taken the place of the more stately frock and cutaway. Grays and browns and blues are now seen where once only black prevailed, and the red necktie, for which the labor members appear to have a peculiar weakness, is to these critics the crowning sign of the decadence of style in the House, once well-noted for the exquisite fashion.

common tram to far-away Battersea; other labor members foot it or take

We have been so busy watching the men and their surroundings that we have paid no attention to the proceedings, but to-morrow we will come to see Parliament at work. The House is about to rise. The Speaker leaves the chair and the members troop out, and as they stream through the lobbies, the England of the twentieth century is rolled up on the canvas of time and we are once again living in the days of the Stuarts. When the Speaker leaves the chair the constable in the lobby calls out, "Who goes home?" Mr. Speaker will take the chair at the usual time to-morrow." And then man after man takes up the cry, "Who goes home?" which echoes and re-echoes through the now rapidly deserted corridors and is the fitting benediction of the noble effigies of the great dead who keep jealous watch over the living.

This nightly salutation is another survival of a custom which had a meaning. In the days when Westminster was divided from the city of London by a marsh which is now the Strand, and the way was dark and dangerous, infested with highwaymen and outthrusts and reentering blades, the members, for protection, formed a bodyguard about the Speaker, and the cry of "Who goes home?" was the signal for them to fall in. Now Mr. Speaker is leisurely escorted through an electrically illuminated passageway to his residence; members whirl away in their motor cars or carriages or the more plebeian hansom; John Burns walks across the bridge to take a country

a penny bus or the "tuppenny tube." London at mid-night is as brilliant as day and almost as full of life. But in the fast darkening palace of Westminster, now given over to its guardians in marble and the blue-coated Bobbies, whose tra-

dition is venerated and the old is loved for its age, the belated sight-seer hears the call for the last time and realises, perhaps as he never realized before, the part that tradition plays in the molding of a nation.

Some Irish Pleantries

GRAND MAGAZINE

The following entertaining stories have been taken from old volumes, published at least a hundred years ago. They all revolve with remarkable Irish wit. Each story requires, and requires readers to get out of difficulties are mentioned and the reader will enjoy many a laugh before he reaches the end.

THE Irishman, who has ever been renowned for his gift of repartee, has also acquired a reputation—at any rate in England—of making the most outrageous "hulls" on the slightest provocation. When Ireland still had her own Parliament many were the ludicrous tales related of what went on in the debates. In the discussion on the leather tax, during the war with France, in 1795, in the Irish House of Commons, the Chancellor of the Exchequer observed, with great emphasis, that "in the prosecution of the present war every man ought to give his last guinea to protect the remainder." Mr. Vandeleur said that "however that might be, the tax on leather would be severely felt by the bare-footed peasantry of Ireland." To which Sir Boyle Roche replied that "this could be easily remedied by making the under leathers of wood."

In the same category to the foregoing is the story of the Irish officer who, on his arrival in Dublin after a lengthy sojourn in the West

Indies, was invited to dine with Dr. Harvey. Several medical men were present, and the conversation turned upon the advantages and disadvantages of tropical climates. The officer, whose opinion was asked about the climate of the West Indies, replied that it was "most infernal," adding, "And I lived there until to-day I would have been dead of the yellow fever two years ago!" Without observing the "bull," one of the doctors present gravely declared that the climate certainly was very unwholesome, and that vast numbers of people died there. "Very true," observed another member of the Faculty, Dr. O'Donnell, "but if you'll tell me of any country where people don't die, I will go and end my days there to-morrow."

There is the other story, too, of the Irish gentleman who, when giving orders for a pair of boots, observed to the bootmaker that, as one leg was bigger than the other, the boots must be made accordingly. When the boots were brought home he tried the big boot on the smaller

leg, and, after vainly attempting to fit the smaller boot on the big leg, vociferated indignantly, "You thief of the world, I ordered you to make one boot bigger than the other, and instead of that you have made one smaller than the other."

Like the anecdote which precedes, the following has probably been elaborated to the east of St. George's Channel. A lady was lengthily expatiating in company on the gley and usefulness of the sun, when her eloquence was cut short by an Irish quondam. "Why, yes, madam," he observed, "the sun is certainly a very fine body, so he sure; but, in my opinion, the moon is much more useful, since she gives us light in the night-time, when we really want it; whereas we have the sun with us in the daytime, when we have no absolute necessity for it."

Of the voluminous remarks attributed, rightly or wrongly, to Irishmen there is an unending supply. Who has not laughed at the story of the officer travelling in company with a bald man? He had desired the waiter of an inn where they both put up the first night to wake him very early, as he had some letters to write before resuming his journey. Just before setting out it so happened that he had had his hair closely cropped, a circumstance which he had entirely forgotten when the waiter aroused him from a deep slumber as ordered. Putting his hand to his head, and finding it peacefully bald, he exclaimed furiously, "You dirty spalpeen, what do you mean by this? You have waked the bald man instead of me."

This is on a par with the story of a certain Irish baronet not exact-

ly celebrated for his physical attributes. Walking one day with a friend he was stopped by an old woman, who, it turned out, had formerly been his nurse. She begged him to bestow some charity. "I will give you nothing," vehemently exclaimed the baronet; "you played me a scurvy trick in my infancy." The old woman, with many protestations, entreated him to be more explicit. "You know very well what I mean," spluttered out angrily her former nursling; "I was a fine boy, and you changed me!"

The Scotch, too, must have their fling at their Irish brothers. They have a story of an Irish priest who, after examining with much attention, the portraits of the Scottish kings in Holyrood Palace, was much perturbed. He could not get over the fact that one of the monarchs was represented as quite a young man, while the next picture, supposed to be that of his son, depicted a personage with a long white beard and all the traits of extreme old age. "Sancta Maria," at length exclaimed the perplexed Irishman, "is it possible that this king was an old man when his father was born?"

The simplicity of this good priest must not, however, be accepted as characteristic, by any means, of the rest of his countrymen, in whom there is often seen an underlying vein of real shrewdness which may be entirely lacking in people outwardly far more self-composed. Witness the story of the Irishman who assured an old gentleman that he knew a method by which he could enable the latter to save a thousand pounds any day. The gentleman expressed great scepticism at any such possibility, but the Irishman strenuously maintained his point,

and offered to prove it. "You have a daughter to whom you intend to give ten thousand pounds as a marriage portion. Is that not so?" "It is," "Very well, sir; give her to me. I'll take her with nine thousand only!"

No man ever lived, probably, in Ireland or out of it who more fully personified true wit in its subtlest form than the author of "Gulliver." Who has not heard and almost winced with terror at Dean Swift's definition of an angler as "a stick and a string, with a worm at one end and a fool at the other?" A man capable of producing that would have been a terrible opponent in any form of wordy warfare.

Witty himself, Swift was always ready to appreciate wit in others. A servant he had was once on the point of uttering some foolish excuse to his master, when the latter, observing the man's embarrassment, cut him short: "What signifies all this shuffling? Tell me a good, round lie at once." The fellow did so, and with such good grace that the Dean, instead of reprimanding him, put his hand in his pocket and gave him half-a-crown for his "readiness and dexterity."

Irish servants, indeed, are proverbially always ready with an answer to compel a laugh and disarm rigour. One of the most characteristic of such stories is that of the footman who, having carried a basket of game from his master to a friend, waited in vain a considerable time for the customary fee. Finding it not likely to appear, he said, scratching his head, "Sir, if my master should say, 'Pat, what did the gentleman give you?' what would your honor have me to tell him?"

Another fishman got out of a scrape with equal dexterity. He acted as servant to a naval commander,

and, one day, allowed a tea-kettle to fall into the sea. He was much distressed at first by the calamity, but speedily recovered his equanimity when a way out of the difficulty suggested itself to his mind. "Arrah, an phas your honor," he said, running to his master, "can anything be said to be lost when you know where it is?" "Certainly not," replied the officer. "Why, then, by my soul and St. Patrick, your tea-kettle lies at the bottom of the sea."

A butler Lord Townshend had when Viceroy of Ireland was as ready with an answer on a somewhat similar occasion, but the answer was a good deal less appreciated. When preparing the table for a choice festival, the man was unlucky enough to break a dozen very rare and costly china plates of a most beautiful pattern. "You blockhead," angrily exclaimed Lord Townshend, meeting him a few minutes after, carrying another dozen plates in his hand. "How did you do it?" "Upon my soul, lord, they happened to fall just so," was the man's answer, so, putting the action to the word, he dashed the pile he was carrying upon the marble hearth, where the plates were shattered into a hundred pieces!

The original hero of a story that has been attributed to a great variety of sources, and is continually being served up by ingenious literateurs, was also an Irishman. Annoyed by the custom of giving vails to the servants at the friends at whose houses he dined, this gentleman played a trick at a certain nobleman's place which effectually put a stop to the practice in that house at least. He collected about a dozen farthings and as the servants stood in two rows, forming an avenue on the morning of his departure, he distributed one to each, right and left al-

ternately. By the time he had given the last, the butler, with whom he had commenced, respectfully advanced and very humbly began to stammer out an apology. "I believe, sir, you have—made a slight mistake—you have—?" "Not at all! Not at all!" was the answer. "I never give less." The dumfounded manial attempted in vain to explain. The departing guest hurried to his carriage, relieving each time the butler opened his lips. "I never give less, I tell you, my good man."

The ingenuity of the Irishman is as renowned as his wit. Few stories more clearly prove this than that concerning the Irishman who, at a certain Lakeside hotel, ran up a long bill which he was unable to pay. He was, in consequence, somewhat harshly taken to task by the landlord, who swore that if the bill were not settled by the next Fair Day he would sell his guest's horse. When the day came and the landlord was preparing to put his threat in execution, the delinquent begged for a few hours' grace and the sole use of one of the stables. The request being granted, he sent the town-cries out to proclaim in all the most public places that at such an inn there had just arrived a wonderful and miraculous horse, with his head where his tail should be, to be seen by all curious persons for sixpence. So attractive an announcement drew an enormous crowd of visitors, who, having paid their fee, were shown into the stable, in which they found the poor animal with his tail tied to the manger! This each visitor thought too good a joke to be enjoyed singly, and, not wishing to be laughed at, they one and all described the marvellous horse in such glowing colors that the owner, who stood at the door, received not merely sufficient money to pay his bill half a dozen times over,

but enough to have bought, had he so wished, the fee simple of the stable itself!

The rebuke administered by an Irishman to friends who attempted to take advantage of his good nature was as much to the point. Knowing that he was about to take a trip to the Mediterranean, half the people he knew inundated him with requests to purchase for them all sorts of things. The commissions were so numerous that he begged each person to write down all particulars of what was wanted on a separate slip of paper. In spite of these precautions, however, he returned home almost empty-handed. A most unfortunate accident, he explained, had occurred. On the day he sailed, as he was looking over the side on the upper deck, a sudden gust of wind carried them all out of his hands and overboard. "But," asked one of his friends, "how did it happen that Dr. Bernard's slip did not get blown away too, for I hear you have brought him what he wanted?" "The explanation is perfectly simple," was the answer. "Dr. Bernard took the precaution of putting a piece of gold into his note, and the weight prevented it from flying away."

We must finish with the account of the small colonel and the big Irish soldier. The former, a particularly diminutive specimen of humanity, was putting a strapping fellow from the Emerald Isle, over six feet in height, through his paces one day. "Come, man, hold up your head—higher, man!" "Yes, sir," "Higher, man—higher, I tell you—higher." "What, so, sir?" said the recruit, raising his head much above the horizontal parallel. "Yes, man." "And am I always to remain so, sir?" "Yes, you are." "Why, then, I'll say good-bye to you, colonel, I shall never see you again."

Ballooning, the New Hobby

BY ARNO IN WORLD'S WORK (ENGLISH)

The writer contends that ballooning is no longer dangerous or expensive. He recounts the cost of a balloon, capable of holding 200 ascents, to be about £200 and the expense, too, of a trip with an ascension about £10. He further explains the method of raising a balloon and gives information about the Aero Club.

UNTIL the last year or so, few people have thought seriously of taking up ballooning as a hobby. The reason for this has probably been twofold. First and foremost was the deep-rooted popular belief and of all forms of travel sailing in the air involves the maximum of risk; and secondly, that to become the owner of a balloon, and to command the wherewithal of its inflation, repairs, transport, etc., necessitates a very considerable outlay of hard cash.

To-day, however, the outlook has undergone a change as complete as it is sudden. People are beginning to understand that ballooning is neither especially dangerous nor prohibitively expensive—that, when compared with motoring, for instance, it has much to recommend it on both scores. If we take first the question of cost, most people will be surprised to learn that a really serviceable balloon, fully equipped and capable of carrying four persons, may be purchased for £150. If the "skin" be constructed of pure silk, the cost will run to £200. This additional outlay, however, is not to be regarded as in any way necessary, as the less expensive balloon will answer all practical purposes, and will prove capable of outlasting, on the average, some 200 ascents. In other words, the capital depreciation of the balloon after each trip is only about 15s. or £1, according to its original cost.

But to become the proud owner of a balloon does not, of course, put an

end to expense. Gas is the sine qua non of each trip to cloudland, and 45,000 cubic feet will be required to lift your balloon with its four passengers. Wherever possible, ordinary coal gas will be employed—hydrogen gas, which can be made on the spot by dissolving iron filings in dilute sulphuric acid, being much more costly. Assuming, therefore, that a supply of coal-gas is drawn from the main of the local company, we may put the average cost of inflating the balloon at about 2s. per 1,000 feet.—that is, £4 10s. The actual cost may be more or less according to the current gas rate of the district.

Another item of expense is the expert's fee for inflation. Messrs. Spencer Brothers will undertake responsibility as a cost of £5 5s. and although the parsimonious amateur may imagine that it will be possible for him to avoid this particular outlay, he will soon discover his mistake. To inflate a balloon successfully calls for very considerable experience; without it, waste of gas and injury to the fabric—not to mention much shame and confusion of face—will inevitably result. So that for every trip, unless you happen to be a thoroughly seasoned "old hand," expert assistance should be retained. A certain amount of money will be required for tips and labor, a few strong men being absolutely indispensable to cope with the heavy work of moving sand-bags, attaching the car, etc. If, too, the wind should happen to be a little playful, quite a young army of help-

ers may be required just prior to the ascent—otherwise your balloon may run away with you, and blunder into a tree or a building. Moreover, when the voyage is over, helpers are generally required. They come running from all points of the compass, even in the most thinly populated districts, and are usually quite willing to lend a hand without thought of payment. Still, tips must certainly be reckoned, as an item of expense in every trip. There is, too, the cost of carrying, which may be considerable if your voyage ends in a field many miles from the nearest railway station. The clever aeronaut, however, takes this point into consideration when deciding how and where he shall descend to earth. As for the cost of carriage by rail, it may be pointed out that this may be nil—the balloon, if of ordinary size, passing as "passenger's luggage" if a party of three or four travel with it.

All things considered, it seems that the average cost per voyage in a balloon of the size mentioned above works out at about £12 or £13; and if the expenses were borne equally by the four passengers who took part in the trip, it is claimed that a greater amount of healthful pleasure is obtained for one's outlay than in the case of most other fashionable hobbies.

We may follow in imagination the preparations which precede a voyage into cloudland. The balloon arrives upon the ground in the form of a bundle—carefully rolled into small compasses, and packed in a stout canvas wrapper. With her comes the ear and her complement of sand-bags. First the canvas wrapper is spread upon the ground, and on it, by means of much deft pulling, the

great deflated silk bag is arranged. It is here that the knowledge of the expert begins to manifest itself. To the onlooker, the balloon is a mysterious pile of tough yellow silk, with innumerable wrinkles and folds. But Mr. Spencer directs a little pulling here and a little smoothing out there, until at length he satisfies himself that all is as it should be.

The next operation is the fitting of the valve which will ride upon the summit of the inflated balloon. Here, too, the presence of the expert is invaluable. The valve allows the voyagers to deflate by degrees the balloon when they desire to descend to earth; and if, through any carelessness, it should refuse to work, very grave consequences might result.

Next comes the covering of the precumbent balloon with its vast net work and when this has been done, all is ready for admitting the gas. A canvas pipe connects the gas mains with the neck of the balloon, and despite the enormous crush, the spectators will have time enough to "cool their heels" ere the great yellow bag will be completely filled. During its early stages of inflation, the balloon has a quite laughable appearance. It puffs up from the ground like giant soap-buds at first. Fifteen minutes or so later it will have the appearance of an enormous mushroom emerging from the soil. Another interval, and it will have assumed what has been aptly termed the "rust pudding stage." And at last, when it rises completely from the ground within its controlling net, it will exhibit the familiar pear-shaped form.

But the balloon must be most carefully watched and tended during the whole process of inflation. It must be neither unduly cramped, nor must it have excessive liberty. A circle

of weighty sand-bags surround it, attached to the net; and as these are lifted by the puffing silk from the ground, they are in turn adjusted. When the balloon is filling rapidly, two or three men will be kept busy in this way, the while Mr. Spencer keeps constant watch in order that no part of the silk may become creased. A large crease once formed cannot be shaken out, but will entail a considerable loss in the capacity of the balloon and consequently in its lifting power.

The balloon being successfully inflated, the strong wickerwork basket, or ear, is attached. The network is now liberated from the circle of sand-bags, and the balloon is only prevented from soaring aloft by the strong arms of the men who hold the basket. The time has now come for the voyagers to take their seats. Old hands scramble in with perfect nonchalance, but the novice is beset with many fears, nor are these allayed by the jolting which he is likely to experience during the few seconds which precede the start. It is often necessary to drag the balloon across the ground, in order that a fair start, without risk of encountering trees or buildings may be assured. A very little wind will often make this manœuvring a somewhat difficult matter—reducing it, in fact, to a struggle between the balloon and the men who hold her, the accompanying sensations to the voyagers the ear strongly resembling those experienced in an open boat on a choppy sea. However, this discomfort is always short-lived. Immediately the order "Hands off" has been given, all unpleasant sensations cease. The earth seems to sink rapidly away from beneath one's feet, and the novice begins, almost immediately, to pluck up courage and to ask him-

self what he can possibly have feared. Mr. Spencer has said that in all his experience (which is a wide one, by the way) he never met a person whose nervousness had not completely vanished before he or she had been up in the air a quarter of an hour.

Besides the meets of the Aero Club at Ranelagh, which have done so much to popularize ballooning, and have come to be recognized almost as society functions, several races have already been run in different parts of the country. There can be no doubt that the next two or three years will see quite a number of balloon races, and that ballooning as a hobby will become more popular.

Moreover, the Aero Club exists for a more serious purpose than the mere popularising of ballooning. In a recent conversation with the writer, its secretary insisted strongly upon this point. At the present time, balloons are little more than big toys. True, one may go "up in a balloon" with safety and comfort, thanks to the perfect equipment of these modern air ships. But there is still one thing lacking. The ship is without a rudder. By exercising his judgment, and rising or falling in the hope of striking a favorable current of air, the experienced aeronaut sometimes contrives to reach the port which he had in mind when he set sail. But this is purely a matter of luck as things stand at present. The chief object of the Aero Club, then, is to discover some contrivance that will render a balloon dirigible. They are ready to investigate any theory aimed at a solution of this problem, and to assist any inventor whose ideas, in their opinion, are practical and to the point. Funds are held in readiness for this purpose, and the

club has the authority of subscribers to "ask for more" should occasion demand. Ere long the existing balloon, blown higher and higher at the mercy of the wind, may be a thing of the past, its place being taken by a navigable air ship—one that may, to some extent at least, be steered through the atmosphere as a vessel is steered across the ocean. Such, at all events, is the ideal of the Aero Club.

The attention of all and sundry has lately been attracted to ballooning by the contest for the Gordon Bennett Cup. The efficiency of modern balloons of the best type has been put to a most interesting test, but although it was hoped that much good would result to aeronauts, both as a science and a hobby, the final opinion in expert circles is that "nothing new has been learnt." In fact the results of the contest were rather disappointing. Several of the balloons that started from Paris succeeded in crossing the Channel, but none of these came near breaking the record of 1,200 miles established by Count de la Vaulx. Lieutenant Lahm (United States), the victor, covered little more than 400 miles as the crow flies. He reached a point near Whithy in Yorkshire, and did considerably better than Signor Vonwiller (Italy), who covered about 370 miles, from point to point. One of Great Britain's representatives, the Hon. C. S. Rolls, has been placed third in the contest, and not fourth as was originally stated in the press. The mystery which surrounded this gentleman's whereabouts at first favored the hope that he might have beaten Lieutenant Lahm's distance. That he did not do so implies no defect in his ability as an aeronaut, nor in his balloon. The three British balloons, each of the normal capacity

of 77,000 ft., were equal in every way to any of the others which took part in the contest. In fact, the result of a balloon race, as matters stand, must inevitably depend almost entirely upon chance. The contestants are at the mercy of the current of air in which they find themselves. Still, the race cannot fail to have given a very useful impetus to aerial navigation by attracting public attention thereto, and stimulating the inventive faculty of those who are actively interested in the science. Before next year's race, someone may have hit upon a device for steering balloons—for overcoming, in some measure, the influence of hostile winds. In any case, it is highly probable that even greater interest will be taken in next year's race than was evinced in the one which has just been contested.

In conclusion, it may be said that many ladies have recently bestowed their patronage upon ballooning. Americans are very keen aeronauts, and it is said that Mrs. Harold Gould, the wife of the millionaire, was the first lady to "go aloft." Be this as it may, it is certain that Mrs. Gould made her trip above English soil, travelling from Wandsworth to Ashford in Mr. Frank Hodges Butler's balloon, and being carried at one part of the trip to a height of 7,600 feet. President Roosevelt's daughter, during her stay in England, received several pressing invitations to follow Mrs. Gould's example. Mrs. Longworth, however, made an ascent some years ago in America, when something went wrong with the balloon; and although it was brought safely to earth, it is not difficult to realize why the lady has declined ever since to renew her experiences of voyaging in cloud-land. Mrs. Manville is a lady bal-

loonist of considerable experience; so, also, is the Hon. Mrs. Assheton Harbord. So far, royalty has not ventured skywards, though the King

of Spain has yearnings towards ballooning, while Princess Teana is likewise reputed to be a devotee of aeronautics.

A Gambler's Chance

BY MONTAGUE GLASS IN MUNSEY'S

This is the tale of one of those fortunate interpretations of Providence into the mass of men, whereby threatened disaster has been averted. It is a story of the business world, with some market incidents, that will prove entertaining to many sets of affairs.

LITTLE did it avail Jackie Feinberg that he sold more Yagabants than any other boys in Seward Park, for the Semitic ancestry that determined the quality of his business ability had endowed him with an inordinate lust for gambling, which consumed all the profits of his newspaper vending.

Now, Jimmie Brennan's attitude toward gambling was different. He played craps because it was the vogue. If you didn't shoot dice, you weren't one of the gang, he reasoned; and so he continued to risk not only the small sum at stake, but a good liking from his mother to boot.

Mrs. Brennan allowed Jimmie out of his weekly stipend sixty cents for lunches, which he was permitted to spend at the rate of ten cents daily; and to the end that none of it should go for riotous living, he was obliged each night to display the correct unexpended balance, or suffer the penalty. Rarely did he exceed his daily allowance for his mother's hand was heavy, and laid on in correction, potent for good. Accordingly, one Monday morning it was an untoward destiny that confronted Jimmie with the tempter, Jackie Feinberg, and he arrived a half hour late at Mr. Goodel's office, with but twenty of

the hebdomadal fifty cents remaining in his trousers.

Only the necessity of reaching the office before his employer had brought the game to a reluctant close, and it was with the promise to renew the contest on the dock at the foot of Wall St. between one and two that Jimmie had hastened down-town to his labor. He arrived breathless, to find his employer, Mr. Goodel, seated in the private office. Mr. Goodel frowned severely as Jimmie tiptoed to his little desk in the outer room.

"Boy!" he cried in an awful voice, "you're late!"

Jimmie gulped and made no reply.

"Where have you been?" Mr. Goodel continued, and waited for a reply.

At last Jimmie's excuse found husky enunciation.

"I was sick," he muttered. His cheeks, already flushed by the exertion, became crimson in his effort to stem the impending tears; but so as he might, a large drop formed in the corner of his eye and rolled slowly down his cheek.

Mr. Goodel plunged behind the extended sheets of his morning paper and grew suddenly interested in the editorial columns.

"Well, sit down in your chair and

take it easy," he said, in tones of gruff kindness. "Maybe you'll feel better after a while."

Then from the editorial page he turned to the stock quotations. In the transactions of his business of investment securities Mr. Goodel at all times displayed a conservative moderation. He dreaded wildest enterprises, and in reading the market report it was his custom to skim over in the most cursory fashion all references to mining securities, and surely did he give more than passing notice to the quotations of indus-

majority, this afternoon, and in anticipation of the result, the price of the preferred stock rose thirty points yesterday. Conservative operators predict that it will touch par before the close of the market to-day."

Thus read Mr. Goodel. He made a rapid calculation by which he found that in selling five hundred N.Y.S. four at ninety-nine, and investing the proceeds in "Chocolate," as the abbreviation term has it, he would net a profit of something like goodness knows how many thousand dollars before breakfast the next morn-



Luddington Runs Jimmie Down.

rials. To-day, however, his eye wandered over the financial page, and, caught by the leaded heading "United Chocolate and Cocoa," he read with interest the item that followed:

"In United Chocolate and Cocoa there was a resumption of the phenomenal activity which developed yesterday on the agreement between both houses of the House to increase the duty on manufactured cocoa fifty per cent, ad valorem. It is expected that the tariff-revision bill will pass the House by a large

majority. Then his better judgment prevailed and he laid down the paper with a sigh.

New York Southern bonds are as tangible as gold eagles, but "Chocolate"—well, "Chocolate" was an untested security dealt in by curb-brokers on Broad St.—and, to Mr. Goodel, a curb-broker was even as a dissenting minister to a clergyman of the Church of England.

II.

At this juncture Goodel's brother-in-law, one Rushmore Luddington,

entered and greeted him noisily. Luddington was a dealer in commercial paper—the dealer in commercial paper, and hail-fellow-well-met with every bank president in Wall St. His conversation was studded with allusions to disquisitions between himself and these executive officers, wherein he addressed each one of them by his abbreviated Christian name, and they called him in return, "Luddy, old boy."

He hid a shrewd temperament beneath a boyish and jovial exterior that in an old man might be thought a trifle unbecoming. Goodel, however, had a high opinion of his brother-in-law's judgment, and could always gage the importance of the information which Luddington could, if he would, disclose, by the degree of hilarity he developed.

This morning he was particularly boisterous, and Goodel scented a valuable market-tip under the cloak of his brother-in-law's merriment.

"Hi'o, Luddy," he cried. "How's the market? Sit down 'n' make yourself comfortable."

Luddy sank into the chair with a grunt. His two hundred pounds, contained within a trifle more than five feet, were further compressed by a frock-coat, which fitted without a wrinkle and made almost an aerobatic feat out of the simple art of sitting down.

"Look here, Goodel," he said, in tones of a melting confidential timor. "There's the opportunity of a lifetime to-day. The House is sure to pass the tariff-revision bill, and when it does, there will be some astounding developments."

Goodel blew clouds of smoke that expressed his interest more eloquently than speech alone.

"I see you've been reading the financial page," Luddy went on;

"but their prediction isn't half bright enough."

His voice sank to a whisper. "I have K. P.'s word for it, Chocolate will touch one hundred and fifty by next week."

Goodel shook his head. "It's no use, Luddy," he said. "I haven't the available funds, and if I had, speculation is not in my line."

Luddington made an impatient gesture.

"The opportunity of a lifetime," he repeated. "You know I never take a flax, for I couldn't buy a hundred shares without every one on Wall Street knowing it; but really, my dear Goodel, it would be criminal to neglect this splendid occasion."

"I tell you what I'll do," Goodel interrupted. "Come and take lunch with me. In the meantime I'll think it over, and if I decide on anything I'll let you know then."

Luddington arose and fairly waited himself out of the office, for, despite his weight, he was remarkably light on his feet, and dashed around from bank to bank, peddling his commercial paper, with all the agility of a man half his age.

"I'll see you at twelve," he said, going out. He left a faint odor of violets behind him, for Luddy's hosiery was as much a part of him as his little spiked beard.

Goodel smoked furiously at his cigar until the ends of his moustache were perilously near to scorching.

"Boy," he called, flinging away the end, "how do you feel now?"

Jimmie arose and murmured that he was better.

"Then go out and buy me three evening papers, showing the opening prices," he said. "Be sure to get one showing the opening prices. Do you understand?"

"Yessir," Jimmie replied, and ran for the elevator.

He returned ten minutes later with three papers, one of them pink. Goodel took them into his room and shut the door. He turned them over and over, but not a trace of any market news was visible.

"Boy," he roared, "didn't I tell you to buy me a paper with the opening prices in it?"

"Yessir," said Jimmie.

"Well, where are they?"



Here, you boy, where've you been?"

Jimmie folded the first page and grinned triumphantly.

"Here they are, sir," he cried, and pointed to a double heading: "To-Day's Entries and Probable Odds."

Goodel seemed to be on the verge of apoplexy.

"You take these papers back," he yelled, "and get me the edition showing the stock-market opening."

When Jimmie came back, Mr. Goodel ascertained that "Chocolate" had opened at ninety with ten sales

in the first three minutes. He paced up and down the room, and then, with an air of determination, he put on his hat and went down to the office of Matthews & Company, his brokers, where he watched the ticker for a good three quarters of an hour.

"Chocolate" advanced on thousand-share sales to ninety-five, and had Mr. Goodel been a man of nervous temperament, his excitement might have conquered his judgment

a sharp advance in prices, the excited tone of the market.

Luddington arrived promptly at twelve, and Goodel and he left immediately, nor did they return until nearly one. Luddington's stident laughter testified to a successful luncheon, with at least two quarts of wine, while even Goodel was a trifle flushed and garrulous. He sat down immediately and drew a check for a large amount, which, together with an order to purchase two thousand "Chocolate," he enclosed in an envelope addressed to Matthews & Company.

III

It was now ten minutes past one, and Jimmie chafed at the delay. No doubt Jake Feinberg would wait for him, but one hour was a trifling period in which to recoup his morning's losses. At length Mr. Goodel called him into his office.

"Boy," he said, "you go to lunch now, and while you're out take this letter to Matthews & Company. Be sure to go there first."

Jimmie seized the envelope and was off like a flash.

"Be careful," Mr. Goodel called after him. "Don't lose it."

Luddington rose, and they shook hands with such cordiality as a bottle of wine will engender.

"Wish you luck, old man," he said. "You're in for a good thing." Goodel smiled a little vacuously, as Luddington closed the door, sighed heavily. Speculation, he reflected, plays the deuce with a man's money and peace of mind. His lips uttered and reiterated the words till a faint drowsiness came over him and, induced by his unvented impetuosity at luncheon, his head lurched forward on his breast and he sank into a profound slumber.

Jimmie hastened down to the foot

of Wall Street, the note tucked in his breast pocket, and the thought of Jackie waiting there spurred him on, so that he arrived at about half past one. For once Jackie's luck stayed with him while they shook the dice and threw again and again until Jimmie's twenty cents dwindled to five, mounted to fifteen, diminished once more. At last, at a quarter to three, fortune entirely deserted him, and he was obliged to declare himself flat broke.

He retraced his steps to the office, plunged in despondency. As he reached the corner of Broad Street, an excited mob surged around the curb-brokers' enclosure. Messengers ran hither and thither, and overgrown newsboys with husky voices were yelling their extras.

His hands were thrust deep into his trousers pockets and his mind dwelt on the looking to come, so that when Luddington bounded down the steps of the Industrial Trust Company building, Jimmie not only failed to see him, but was knocked squarely into the gutter as well.

Luddington rushed over to Goodel's quarters and burst into the private office like a whirlwind. Its occupant snored in oblivion of the disaster that awaited him as Luddington entered and shook him by the shoulder.

"Goodel, wake up," Luddington yelled. There was no trace of the debonair "Luddy, old man" in the perspiring and disheveled figure that fairly danced with excitement.

"What's the matter?" gasped the rudely awakened Goodel.

"Awful, awful!" Luddy ejaculated. "The tariff-revision bill was defeated. Some misunderstanding among the lenders; 'Chocolate' dropped to fifty, and the bottom's fallen out of the whole market."

Goodel turned white and almost fainted.

"Let's get a paper. Here you, boy," he yelled.

There was no answer.

Goodel jumped up and reached the outer office just as the forlorn Jimmie entered, all dusty from his tumble, and attempted to reach his desk unnoticed.

"Here, you boy, where've you been?" he said.

"To lunch," Jimmie croaked.

"To lunch!" Goodel shouted.

"Great Heavens, it's almost three o'clock!"

Jimmie made no reply.

"Did you deliver that letter?" Goodel said.

Jimmie jumped as though he had been shot.

"Oh, gee!" he muttered. "I forgot all about it," and reaching down into his breast pocket, he pulled out the crumpled missive addressed to Matthews & Company.

"Give it to me, give it to me!"

Goodel shrieked hysterically, and without waiting to open it, tore envelope, check, and order to a thousand pieces. He sank into a chair utterly exhausted with excitement.

"What delayed you all this time?" he said weakly, trying to maintain a semblance of composure. Jimmie hung his head.

"I met a kid I know and we were shooting craps," he almost whispered.

"What!" roared Goodel. "Gambling hey? And you lost, too, I'll bet a million."

Jimmie nodded dolefully.

"Well," said his employer, reaching down into his pocket, "here's a ten-dollar bill for you. Don't ever gamble again. It's a terrible thing to do. It loses your money and destroys your peace of mind, by gad!"

He turned to Luddington with a smile.

"And now, Luddington," he said cheerfully. "Let's go down and steady our nerves."

Optimism is a success builder; pessimism an achievement killer. No matter if you have lost your property, your health, your reputation even, there is always hope for the man who keeps a firm faith in himself.

How the Kaiser Works

BY EDWARD T. HEYN IN REVIEW OF REVIEWS

The Kaiser is a thoroughly up-to-date monarch and a "bustler" in the best sense of the word. He has been examined and a "Y" marked as a "Y" in the field. His day is full of activity and all the affairs of the empire, sea and military, are transacted in a systematic and expeditious manner.

THE Kaiser has always been a great worker, and one day, soon after he had ascended the throne, his wife broke out into tears saying that he would work himself to death. Despite the enormous amount of work which the ruler of Germany accomplishes in the course of a day, his energy has not decreased, but, in fact, has become even greater. This is due to his healthful mode of living, and his sensible division of working hours. His activity of mind was already recognized and appreciated by Bismarck. The great statesman once said that when he wished to interest the old Emperor William in any matter, the old gentleman asked a long time for consideration, his son the Emperor Frederick understood him easily and made a rapid decision, but when a matter was presented to the present Kaiser, the latter had already thought on the subject and drawn his conclusions in his own characteristic manner.

The sensible mode of living of Kaiser William II. is one of the reasons for his ability to accomplish so much work. He is accustomed to go to bed early and to rise at an hour when most of polite society is still in bed. The Kaiser, in fact, is an early riser and frequently goes up when darkness still hangs over the Empire. He then exercises with heavy dumbbells for several minutes, and after being shaved, puts on a general's interim uniform. In this connection it is interesting to note that it is one of the family habits of the Hohenzollerns never

to put on a dressing gown, and even the Empress appears at breakfast in street dress.

At 8 o'clock the Kaiser is ready to go to breakfast, when he is received by the Empress, who, with her own hands, has prepared his coffee. The Kaiser eats an English breakfast, consisting of rolls with butter, and some cold meat.

After his first meal His Majesty goes to his study, where he is awaited by his adjutants. One can see at a glance that the room is intended for business, for all unnecessary furnishings in it are avoided. The chairs are covered with leather and the few pictures on the walls are encased in dark frames. There are also several typewriters, used by the Kaiser's private secretaries. Tables in various parts of the room serve for the placing of documents and other papers. The Kaiser dearly loves order and likes to find things at once and at a certain place. When dictating to his secretary he walks through the room rapidly, speaking in short sentences, easily understood; but he does not like to be interrupted. Letters and answers to other matters, such as petitions, etc., disappear rapidly, for the Kaiser is a rapid worker. It can, therefore be well understood that His Majesty dictates as many as 8,000 letters a year. After he has finished his letters the Kaiser peruses newspaper clippings which have been cut out for him from various German and foreign publications. He makes short characteristic marginal notes, after which the clippings are returned to

the official bureaus from which they came. In a similar manner he frequently makes notes in pencil on state documents.

The Kaiser enjoys talking over the telephone, and ministers can expect at all times to be rung up, even late at night. When His Majesty telephones, the telephone officials are not allowed to listen, but must remain some distance away. When the Kaiser calls up a person, he does not make himself known, but expects to be recognized by the tone of his voice. The Kaiser's inclination to use the telephone is shown by the fact that during the Russian troubles he has been in constant telephonic communication with the czar of Russia. The interesting story is told that when the terrible Alesund fire occurred in Norway, at a late hour the Kaiser rang up Herr Ballin, the director of the Hamburg American steamship company. Ballin was in his bath, and hardly had time to put on a dressing gown to answer the rather hurried call of his sovereign.

Punctually between the hours of 9 and 10 in the morning the Kaiser, either alone or with the Empress, is ready to take his ride or walk through Berlin's famous park, the Tiergarten. When walking or driving the royal couple proceed at a very rapid pace. From the Tiergarten the Kaiser goes to the palace of the Chancellor for his daily conference. The relations, by the way, between Prince von Buelow and his royal master are very intimate, and the Kaiser calls the chancellor "Du" (thou). Prince von Buelow really is the first Chancellor with whom the Kaiser has got along well. Buelow has learned the art of handling the Kaiser, namely, by never contradicting, and by telling a good

story or springing a happy bon mot, keeping him in good humor. In this manner great questions of state are discussed.

From the Chancellor the Kaiser is driven back to the Schloss, for his daily conference with the court marshal. This meeting is held in a hall of the palace, filled with the hosts of noted men, including those of Bismarck and Moltke. Here matters are discussed relating to affairs of the royal house and the programme for the day is arranged. Next the Kaiser is ready to receive the reports from the civil and military cabinets. The reports received from the civil cabinet are particularly important. This civil cabinet is headed by an influential personage, Herr von Lucanus, who has served as the Kaiser's right hand from the beginning of his reign. The former under secretary and later minister of the interior, Herfurth, originally was intended for this position. This gentleman, however, wore a big beard, and the Kaiser declined to accept his services, because, as he himself declared, he did not wish to have a Rip Van Winkle constantly before him. As a result, the work was entrusted to the present incumbent, who is a man of great executive ability, a clever writer, and has understood admirably how to meet the ideas of the Kaiser. Having been at one time a minister, Herr von Lucanus knows how to give the pith of so-called *immediat Berichte* (immediate reports), and to let the Kaiser know at once what the minister reporting is doing. Moreover, it is interesting to note in this connection that the Kaiser frequently makes use of the kernel of such reports in his public speeches.

Through systematic division of time the Kaiser has made it pos-

sible to accomplish so much every day in the line of work. He is able to do so much and to see so many people because he gets aside everything formerly required by etiquette. He asks the ministers to come to him, he meets them if necessary at the railroad station, or when he goes on his numerous journeys he calls the people whom he desires to see. Even at parades he gives audiences, as in the case of prominent Americans whom he received one time at Berlin's great drilling ground, the Tempelhofer Feld. It is a great mistake to think that the Kaiser travels so much merely for pleasure, or that he attends the dedication of monuments or the celebrations of regiments for the mere love of display. The prime motive is his desire to come in touch with the people of every part of the Empire. The Kaiser's father, owing to the state of his health, was unable to travel, and when his son came to the throne, he made up his mind to show himself everywhere, particularly in South Germany.

The Kaiser follows the sessions of the German Reichstag with the greatest interest, and wherever he may be, whether in Berlin, Potsdam, or any part of the Empire, he receives such special reports. When the Kaiser is on the road he receives a special telegraphic report on the sessions. This work is entrusted to a high official of the ministry of the interior. These reports contain not only the order of the day, or the final results of the debates, but also remarkable incidents of the meetings. After the session the report is sent to the Minister of the Interior, who sends it to His Majesty. When the Kaiser is in Berlin a similar report is worked out, but the extract is condensed in a parliamen-

tary dispatch, and forwarded to the monarch by special messenger or by pneumatic tube service. A like procedure is pursued with the Prussian House of Commons. When anything happens abroad in which the Empire or Prussia is interested, the Kaiser likewise receives short reports. The Kaiser especially likes to hear about all military matters discussed in the Reichstag, and he furthermore insists that these reports be exhaustive. Very often His Majesty is not satisfied with mere skeleton reports, but if certain passages are obscure, particularly in dispatches, he sends a return telegraphic inquiry, which also must at once be answered by wire. Also when special questions are discussed in Berlin City Council, he expects to hear in the same manner as he does from the Reichstag and the Prussian Diet.

At the hour of two the Kaiser is ready to take his lunch. This never takes longer than thirty minutes, and usually consists of few courses. After lunch no regular programme is followed, but is arranged according to circumstances. At least two hours in the afternoon the Kaiser spends in his study, although not interruptedly. Later the monarch takes rides, visits foreign ambassadors or the studio of artists. It is not until after the hour of five that the Kaiser becomes a private citizen. More time is taken for dinner than for lunch. Usually invited guests are present. The Kaiser loves soft eatables, particularly fresh vegetables. He once declared: "I have so many gardens, so I can afford to have fresh vegetables on my table daily." One of the favorite dishes of the Kaiser is German *hefesteak* with mashed potatoes. The usual menu at the imperial table consists of soup, fish, meat, vegetables, and

cheese. The wine, either from the Rhine or the Mosel, is always served in unlabeled and open bottles.

The evening the Kaiser and his family spend in various ways. The Kaiser is an excellent musician, and while he does not perform often, although he has an excellent baritone voice, he loves to listen to the playing of the Empress, who is a fine pianist. It also frequently happens that noted artists are invited to the palace to appear before the royal

family. Like most Germans the Kaiser is a passionate "skat" player, but it is said of him that he does not like to lose, nor to see other people make mistakes while playing. Another diversion of the Kaiser is to read aloud and then to discuss with his company what he has read. Usually the royal pair retires between 10 and 11 o'clock, but, of course, when a visit is paid to the opera or theatre, or some special festivities take place at the palace, the hour of retiring is later.

Directors That Do Not Direct

BY GROVER CLEVELAND IN SATURDAY EVENING POST

This is the capital form of a fairly subtle by former president Cleveland on conditions which were as much to be pointed against, to day in Canada, as in the United States. He is previous all experience in by which directors are relieved of their responsibility and express a more serious view of the requirements of the position.

A COMMISSIONER of Banking is one of the most financially important of our States, at a convention of the American Bankers' Association recently held, estimated upon apparently the most substantial grounds, that a new era of banking embezzlement is discovered within the United States every day in the year. Let us bear in mind that this estimate included only regularly-constituted banks, without taking account of the numerous other organizations and business enterprises entrusted with the funds and interests of millions of sleeping people.

To whatever extent this stealing and embezzlement by officers and employees may be chargeable to a certain contagion in the atmosphere, arising from sinister conditions and noxious influences it is entirely certain that they are intimately and essentially related

to the neglect, if not to the affirmatively bad behavior, of those who by accepting the positions of trustees and directors, have assumed the control and management of financial and protective institutions, and have thus tacitly, at least, promised scrupulous care and watchfulness of the interests confided to their keeping.

Evidence is abundantly forthcoming that a vast proportion of the defalcations, and embezzlements in places of trust, which constantly startle the community, are due to the failure of trustees and directors to discharge the duty of careful and efficient supervision over officers and employees subject to their control and direction. Indeed, in the very nature of things, a presumption in support of this statement might be tolerated without great injustice. Numerous investigations have, however, supplied facts and circumstances which make reliance upon such

a presumption unnecessary. Those most thoroughly conversant with the subject furnish evidence of confabious import. The Comptroller of the Currency, an officer of the General Government, whose duty it is to superintend and examine the condition of national banks, has lately publicly declared that the remissness of trustees and directors is principally responsible for the wreckage of banks and the criminal appropriation of their funds and assets. A prominent trust company official very recently gave cumulative testimony of similar purport when he declared, in a public address:

"With the insurance investigations as a background, and with the knowledge of the circumstances surrounding the fallacies at Chicago and Philadelphia, there has come an awakening of public sentiment which demands in no uncertain terms a keener appreciation of responsibility by those having in their care the affairs of our financial institutions."

It is not amiss here to allude to the fact that larceny and embezzlement by trusted officers and employees have become so generally recognized as risks of business, that companies have been formed for the express purpose of insuring against loss incurred through this sort of criminal misbehavior. The very existence of these organizations and the extent to which they are patronized are not only evidence of a condition, but are otherwise suggestive. Can we say, in view of our observation and our knowledge of facts and conditions, that this scheme of indemnification tends to make the officer or employee insured against any more honest, or the trustees and directors of the indemnified organization any more vigilant and attentive to duty? Of the contrary, is there not reason

to suppose that the officer or employee who has furnished a guaranty against loss through his wrongdoing has somewhat weakened his moral restraints, and so nearly placed the question of his honesty upon a business basis that temptation easily gains a hearing? And so far as trustees and directors are concerned, does not the fact that the institution they control is safely secured against losses through the dishonesty of subordinates reconcile them to an easy, perfunctory supervision, and a relaxation of the vigilance and alertness which is their bounden duty? Their obligations are not met nor their duty discharged when money and assets of which their companies have been despoiled are recovered or made good. The key of prevention has been put in their hands; and they cannot shift or evade responsibility if the door of opportunity is negligently left unlocked until after the perpetration of the theft.

There is another phase of the subject which ought not to be considered too unsubstantially for notice. It has reference to the reflex effect upon directors and trustees themselves of a laxity of supervision and a failure to exact faithful service from those under their control. It is not necessarily a long step from the omission of the duty of watchfulness and strict supervision of subordinates to such a loose conception on the part of directors of their own individual obligations as paves the way to an unscrupulous manipulation for their personal benefit of the financial interests intrusted to them for safe keeping. Both of these conditions arise from the same disposition, and, for both, directors that do not direct are very largely responsible. These are not fanciful

notions. The connection between negligently permitting wrongful conduct by others, and personal malfeasance on the part of those who should have restrained it, has been painfully disclosed in a recent exposure of the reckless management of several prominent life-insurance companies. Certainly no one can better know the causes responsible for such recklessness than the able and fearless man who conducted the investigation which brought it to light. His universally conceded sincerity and his preeminent qualification as a witness give the weight of conclusiveness to the following words addressed by him to his fellow-citizens in the State of New York:

"What is the vice of American life? What is the vice in the management of great corporations? What is the vice in the conduct of those great enterprises which directly affect our public interests? It is the vice of selfishness. It is the vice of setting up self interest as against service. It is the vice of seeing how much we can get and keep, instead of seeing how much benefit can be bestowed."

The great significance of this testimony consists in the fact that it was given by one fresh from an investigation which laid bare the close relationship between neglect of vigilant supervision by directors and the affirmative personal misuse by them of trust funds. It is hardly possible that these words were spoken without having this relationship in mind.

Of course, what we need in financial and business circles is inherent fidelity and honesty from top to bottom—no more in detail of operation than in control and general management—not fidelity and honesty enforced by punitive laws and fear of detection, but freely built upon mor-

al principle, and so much a part of character that wrong-doing must always remain a monster of such frightful mien as to be instinctively hated, and never through any suggestion or familiarity to be endured—much less embraced. This would be an ideal situation.

A vast multitude of men thus impregnably endowed are found in places of trust; and we all believe that a very large majority of our people are honest and intend to remain so. But we cannot close our eyes to the facts that a frenzied chase for sudden riches has in an unusual manner and to an unusual degree contaminated our business atmosphere, and that human nature even in its best estate is weak at all times. We will not lose faith in the general soundness and safety of American financial management. But lapses too frequently occur; and these should be guarded against by every possible means.

When depositors are grievously hurt by the loss of their savings in the wreckage of a bank which has been looted by long-continued pilfering, they are entitled to a better explanation than the assurance by directors that the thief had for years been an employee or officer of the bank, and for all that time was supposed to be honest. When directors who do not direct are confronted with disasters of dishonesty that have overtaken institutions they control, and are charged with a lack of vigilant superintendence of subordinates, their favorite excuse is that "some one must be trusted." Those who have suffered state their case unanswerably when they meet this excuse with the reply: "Yes! But we have trusted you."

It is not altogether pleasant for directors to set a watch over those

who have done nothing to cause suspicion; and they are reluctant to manifest distrust when all seems to be well. It is much more comfortable to assume honesty than to look for dishonesty. It is a gratification to indulge a generous consideration for the susceptibilities of those subject to our supervision and to avoid offending and mortifying them by open and searching scrutiny. But a surrender to amiable inclinations and impulses by fiduciary affairs is very often the beginning of troubles. Those who assume directorial duty should at the outset appreciate the fact that it entails the performance of stern, manful and brave service, not in any way allied with inactive ease or careless comfort and gratification. And if supersensitive officers and employees are restless and resentful under wholesale scrutiny of their work, it should be a warning against its relaxation.

The fact that American financial and trust institutions in the aggregate carefully guard their solvency and are scrupulously vigilant in their management, only adds strength to the belief that fewer of them should fall by the wayside. And, inasmuch as there can be no doubt

that the number of these failures would be greatly reduced and a higher and more universally recognized standard of fiduciary obligation be established by the elimination of directors who do not direct, this last should be looked upon as a reform of pressing and immediate necessity.

The entire case may be summed up in these concluding words:

There is need of better and safer service among directors of institutions which hold the money and interests of the people in trust. To this end, their selection should be made to depend more on willingness and possibility to meet directorial obligations. Strict and effective laws should restrain and punish all conduct in contravention of the most exacting rules of trusteeship as applied to them. And above all things, directors should be made to understand, through the promptings of awakened honor as well as through the admonitions of law, that they have assumed serious duties which can be discharged with fidelity only by honest work and vigilant care, stimulated by such manful integrity as is not only untouched by disloyal taint, but constitutes an impenetrable defense against the temptations of selfishness.

Man was intended to harmonize with the best thing in him, not with the worst—with the divine and not with the brute. Every man is a possible king, and the coming man will be one.

Where Trade Crowds Out Romance

BY HERBERT VANDERHOFF IN WORLD TO-DAY

Here a short writer presents a study of the last west. He tells of the coming of the commercial spirit and the splendid development of the country since the opening of the new century. The rapid up-building of cities, the almost unexampled concentration of railroads in all periods of which the future is to be.

MEN who are wise in the meaning of words tell us that the name Canada is derived from the Spanish *Aca-nada*, which means, "Here is nothing." This gives us the Spanish view-point. "A few aspects of snow" were the disdainful words with which a haughty Bourbon monarch dismissed the subject a few centuries ago. This gives us the French conception. What the Englishman thought was slow of expression. He knew in a vague way that west of the waters of Winnipeg were millions of alluvial acres awaiting the plowman and the plow. But he was busy with his investments in South Africa and the Argentine.

In the meantime restless millions, bound for an indefinite country, called "The Frontier," crowded through Castle Garden in the free lands of the middle-western states. Prairies were blocked off into townships, sections and quarter sections; and the not-so-landless claimed them. New cities springing up in a day; territories became states; Indians were crowded back, their reservations thrown open to the white men. Still the restless millions came and still they pushed westward until, when finally the waters of the Pacific were reached. "The Frontier" vanished.

In 1900 an American who had seen something of the business of empire building crossed the forty-ninth parallel to the silent, hooded prairies of western Canada. He looked about him and what he saw inspired big thoughts. "This land," he declared, "is going to be a vast field of

wheat. It is worth more than are the mined gold fields of the Yukon. It will make Canada great and rich beyond dreams." The announcement heralded a new frontier, which a Yankee newspaper man in a happy phase, a little later, designated "The Last West."

Off in London the conservative Briton began to read of a new trek. His periodicals informed him that the greatest wheat fields on the American continent lay west of Winnipeg and north of latitude forty-nine; that Canada held one hundred and seventy million acres of rich, black virgin land; that shrewd American farmers were rising like locusts below the line and taking possession of the Imperial plains above. Next he investigated; finally he came.

The population of Canada in the year 1900 was the same as the population of the United States in 1800, but this country is to be Canada's. Such is Laurier's prophecy, and the progress of the last six years gives ample earnest of its accuracy. The spirit of Canada's present development is commercialism—the spirit of the Anglo-Saxon.

This spirit is exemplified in the growth of Winnipeg, the old Fort Garry of the Hudson's Bay Company, which long ago lost its mantle of romance. No longer Indian canoe and creaking Red River cart carry its commodities. Incorporated a city in the year 1876 with a meager population of 1,869 souls, it is to-day the home of 103,057 prosperous people, the volume of whose

business last year was measured by bank clearings to the amount of \$300,808,179.

Winnipeg is called the Chicago of Canada, but it is a fact that to-day Winnipeg exceeds Chicago and Duluth as a wheat-shipping centre. Manitoba produced last year one hundred and fifteen million bushels of grain, and as yet only ten per cent. of her lands are taken up. Carefully prepared government statistics prove that Manitoba's average yield of wheat for more than twenty years is twenty-one bushels to the acre, of oats forty-two bushels, and of barley thirty-one.

The spirit of commercialism works itself out in the laying of railroad tracks, in the building of cities, in sprawling fields of wheat, in elevators and freightage steamboats. Yet the spirit of the land was once not commercialism but romance.

Ten years ago few men went into the Hudson's Bay region except trappers seeking a hardy livelihood in the hinter of peltries with the Company, that hoary monopoly of centuries which held under royal seal the right to trade along those quiet ways. North of the Canadian Pacific Railway was the Hudson's Bay world, a world of adventure, of chance, of dreams and dangers.

Fearing the mystery and cold of this north land, the western Canadian pioneers clung to the South and settled near the boundary line. This gave impulse to Regina, Moose Jaw, Calgary, Lethbridge, and established them as cities of the South. But when it became known that the climate to the North was tempered by warm Chinook winds, that the soil was rich beyond comparison, the great wave of population broke its barriers and poured into the upper Saskatchewan Valley. The new

Prince Albert and the new Edmonton are the first great results of this movement.

The romance still clings to these cities of the North. What is true of the one is true of the other. Standing on the broad, well-lighted streets of Prince Albert we recognize that here we are in the mid-scene of a three-chapter story of development. Prince Albert now is in the cosmopolitan stage, taking herself seriously, realizing her present prosperity, anticipating her future greatness, proud, rejoicing like a strong man to run a race. We look forward with her to an assumed future of metropolitan greatness. This will be the third chapter, the chapter of realization. But there was also a first chapter, a chapter of romance, the last leaves of which are still to turn, and to the beginning of which we look back. The book jumps one more than one hundred years. Hereford and Sheshon drop out of the picture, and the bison rols in the old buffalo-wallows. Within the rude fort the Hudson's Bay servant and curious Cree and Blackfoot, red-shod voyageurs and grim, tortoise-foot forgather, and up in that northern fastness shut out from the busy world of men, together they live and love and work out his own destiny.

Yes, the romance clings to the land. Around the big log fireplace they still live over the story of the Riel rebellion. On the old Company trail, now Prince Albert's main street, citizens point out to you the sedate figure of Richard Cooke and tell you of the part he played in the fights at Duck Lake and Batoche, and how, only a few years ago, he and two or three others braved the deadly fire of Almighty Voice and held him in trench until militia came.

"Who is Almighty Voice?" you ask.

And they smile at your ignorance and wonder that you have never heard of the good Indian whom starvation made a murderer, and who, with the desperation of a last stand, for many days held the soldiery at bay.

Into the valley of the Saskatchewan now is flowing a stream of settlers from the States and from England, flowing full and strong, like the Peace River of the North. The new citizens know good land when they see it, and while under their hands grow fields white for the harvest, Prince Albert and Edmonton, so recently mere Hudson's Bay posts, are proclaiming themselves cities in the making. The story of these two towns must inevitably follow the story of Winnipeg, Regina, Calgary and Moose Jaw, the story of all western Canada. The old trails through Edmonton and Prince Albert are boulevarded to-day, and stripy banks, business blocks, hotels, newspaper offices and railroad terminals start up with astonishing rapidity. Edmonton's population is 12,000; its smaller sister, Prince Albert, musters 4,500 souls. These figures are merely approximate, as with each succeeding week they must be revised and amplified.

And the resources supporting Prince Albert and Edmonton are of the kind which will demand a steady growth of these two centres. The rich acres of the famous valley, fat with the fulness of future harvests, flow out from the very doors of these cities, and so long as wheat is wheat Prince Albert and Edmonton must grow.

Here as elsewhere the railroads are the precursors of civilization. Nature gave Canada in her magni-

ficent lakes and riverways an unequaled system of interior water communication. Man has covered the whole face of the vast country with a network of railways. The figures are startling. Canada operates over twenty thousand miles of railway and these cost in construction over a billion dollars. There are in Canada to-day under contract and in actual construction nine thousand miles of road. She paid last year one and a quarter millions in railway subsidies; her railway mileage per head of population is greater than that of any other country.

The Canadian Pacific Railway from east to west has 7,436 miles of track and this great steel spine of Canada cost over three hundred millions. The Canadian Northern, with true railroad instinct, breeds and feeds new towns. The new Grand Trunk Pacific, with its sixteen surveying parties in the field, boasts that it will haul western grain next season, while "Jim" Hill runs up into his native country with the smiling challenge that he will teach the Canucks the trick of building roads.

This year's population movement has been the greatest in the country's history. It stands a monument to the ceaseless working of the government's immigration department, which authorities declare to be the most perfect machine of its kind in the world. During the year ended June 30, 1906, the total immigration returns for the Dominion of Canada showed 189,664 arrivals, as against 146,260 in the previous twelve months. Of this total 86,796 came from British countries, 44,472 from Continental Europe, and 37,796 from the United States. Nearly four-fifths of these totals, it will be noticed, speak the English tongue; and as almost

all of them settled in western Canada we see in these great wheat plains the theatre of the greatest amalgamation of English-speaking

races the world has yet known. It is the birth of a new, strong nation, a nation which will occupy and mass the Larger Canada.

Shakespeare as a Business Man

CHAMBERS'S JOURNAL

It was in an article and not as an author that Shakespeare made his money. His income as 1599 has been computed as equivalent with that of a person in a position of high rank in our day, while later on it must have been greatly increased, though less exacting with the expenditure of the day than that of the present. As a way made the material author managed for his own affairs shrewdly and died comparatively well-to-do.

POETS are proverbially poor, and careless, if not contemptuous, of money. It is seldom that their wares command a good price in the world's market; and their popularity, when it does come, is little test of their merit. We know, for example, that Milton sold the copyright of "Paradise Lost" for five pounds, although his publisher generously allowed him altogether fifteen pounds for that immortal poem. Goldsmith, who lived nearly all his life in fear of debt, got twenty pounds for his "Traveller." On the other hand, Constable paid a thousand guineas to Scott for "Marion," and Longman paid Moore the astonishing sum of three thousand guineas for that forgotten poem "Lalla Rookh." Tennyson, like all great authors, had a long period of waiting before he came into his kingdom; but latterly he drew an income of from five to seven thousand pounds from his works. As for poor Burns, a genius of the highest rank, we know how he struggled with adversity all his days, and as he lay on his death-bed wrote a piteous appeal for a five-pound note to save his wife and family from being harassed by an importunate creditor. The case of Shakespeare has al-

ways been more or less of a mystery—so much a mystery, indeed, that foolish people have doubted whether he ever wrote the plays attributed to him, and have found it necessary to invent the fable that Bacon was their real author. But since Mr. Sidney Lee, by his careful and minute investigations, threw a flood of light on Shakespeare and his times there need be no mystery about the matter. Shakespeare was a shrewd and prudent business man, who managed his worldly affairs with such discretion that he was able to retire and spend his latter days in comfort and worldly prosperity; and there is little doubt that if he had lived in later days, when he would have had the advantage of the law of copyright to protect his interests, he might even have achieved the fortune of a millionaire.

Shakespeare began pretty far down the social scale, and knew enough of the troubles and anxieties of poverty to make him careful in after years. John Shakespeare, the poet's father, was a trader in agricultural produce in Stratford. He has been variously described as a butcher, a glover, and a tanner; and he seems at one time to have combined all these occupations. For a while he

prospered. He married the daughter of a wealthy farmer, and obtained some property with her. He took a prominent part in municipal affairs, and became successively councillor, constable, chamberlain, and alderman of his native town. He seems, however, to have been very quarrelsome and litigious, and was almost constantly involved in legal suits and processes. At last, through some unexplained cause, his luck turned, his business failed, he was deprived of his alderman's gown, and he got into financial difficulties and had to mortgage his wife's property. His family got free education at the Grammar School, but William was removed at the age of thirteen to assist in helping his father to restore his fortunes. In this capacity the future poet did the work that falls to a butcher's apprentice. After some five years' drudgery he took a step little calculated to improve matters: he made an unjudicious marriage with Anne Hathaway, a woman who was eight years his senior; and in a short time he had three children to provide for. So far as we know, the marriage was not a happy one; it seems to have been a typical case of marrying in haste and repenting at leisure. In those early days he seems to have been fonder of sport than of work, and his poaching adventures got him into trouble. The tradition goes that, in company with some other youths, he robbed the deer-park of Sir Thomas Lucy of Charlecote, was apprehended, and thrown into prison. He seems to have considered himself harshly treated by this man, and he revenged himself later by pillorying him for ever under the character of Justice Shallow in "The Merry Wives of Windsor."

This unlucky episode took place

in 1583, when Shakespeare had just arrived at man's estate; and next year he left his native place and his family, and tramped to London, to begin his career as actor and dramatist. The experiences of his early days seem to have sobered him, and thenceforward he brought to the conduct of his practical affairs a mind which was singularly sane, sagacious, and prudent.

Nearly eleven years elapsed before Shakespeare returned to his native town; and he came back with sufficient money in his pocket to buy the largest house in Stratford, known as the "New Place," with its barns and gardens, and to set his father's offices once again on a prosperous footing. The old man, who had been harassed with continual legal prosecutions, obtained peace at last from his creditors, was able to lift up his head again among his fellow-townsmen, and by his son's advice applied for, and after some trouble obtained, a grant of a coat-of-arms.

From that time until he finally retired from the stage, Shakespeare is supposed to have made at least one visit annually to his native town; and from time to time he added to his possessions there. In May, 1602 he purchased, for three hundred and twenty pounds, over a hundred acres of land, and in September of the same year he bought a cottage and garden in Chapel Lane, opposite his "New Place." In 1605 he paid four hundred and forty pounds for a share of the tithes of Stratford, and in 1610 he purchased other twenty acres of land.

The question that immediately occurs, is: How was this done? Where did Shakespeare get the money? He certainly got very little for writing his immortal dramas. The price paid by the manager of a the-

atrical company for a play varied from six to eleven pounds, with a small additional gratuity on its first production if it was well received. For altering and revising old plays "so as to look as good as new," a manager might pay as much as four pounds. Mr. Lee calculates that the sixteen plays set to Shakespeare's credit between 1591 and 1599, combined with "revising" work, may have brought the poet about twenty pounds a year, or two hundred pounds in all. It must be remembered, of course, that money was then worth eight times as much as now; but, even allowing for that, the income was very small. It is important to note that in those days there was no copyright in plays. Any one who happened to possess a copy of a play was at liberty to publish it and draw the profits. Managers of theatres strongly objected to the publishing of plays for which they had paid, as they thought it would detract from the interest in the performance! Hence the explanation of what has often seemed a mystery—the fact that so few of Shakespeare's plays were published in his lifetime with his name attached to them. Although he frequently protested against their being published by private publishers, he could not prevent their doing so; and when his reputation grew he was equally powerless to prevent them from publishing plays with his name attached which were not his work. No complete edition of Shakespeare's plays was printed till after his death; and to this day doubts exist as to the authorship of certain plays which have been attributed to him. And just as Sir Walter Scott took more pride in Abbotsford than in his literary reputation as a novelist, so Shakespeare seems to have at-

tached less importance to his authorship of the immortal dramas than to the position he was able to hold among his townsmen in Stratford. He seems also to have inherited his father's love for litigation, for he stood rigorously to his rights in business matters; and we find that even while he was giving forth from his mighty brain such tragedies as "Othello," "Hamlet," and "Macbeth," he was at the same time, through his agent, Thomas Greene, the town-clerk, suing his debtors for such small sums as one pound fifteen shillings and tenpence due to him on his money transactions!

It is evident, therefore, from what we have stated, that it was not by the earnings of his pen that Shakespeare was able to purchase lands and houses in Stratford and to rehabilitate the fallen fortunes of his family. It was as an actor and not as an author that Shakespeare made his money. In those days a good actor received about one hundred and eighty pounds a year as salary, in addition to sums received for 'special command' performances at Court. Shakespeare did not make so much as some of his fellow-actors; but Mr. Lee thinks that, on a moderate computation, Shakespeare's income before 1590 must have equalled one thousand pounds a year in our day. Besides this, Shakespeare had a wealthy patron in the Earl of Southampton, who on one occasion at least gave the poet a sum of money to complete some purchase he had made.

After 1590 Shakespeare's income greatly increased. In that year the Globe Theatre was built by Richard Burbage and other actors, and Shakespeare was allotted shares in the receipts. How many shares he received we do not exactly know;

but Mr. Lee gives good reasons, for supposing that Shakespeare drew from the Globe Theatre annually four hundred pounds as his share of the profits. In addition to this, he is supposed to have had a share in the Blackfriars Theatre; and if we add to these his salary as an actor and his remuneration as a dramatist, we find that in the later and more prosperous years of his life Shakespeare must have had an income of six hundred pounds a year, equal to four thousand eight hundred pounds a year in our day. It is easy to understand, therefore, how he was able to make large purchases of heritable property in Stratford, to pay his father's debts, and to keep up some style in his native town. He realised his the-

oretical shales several years before his death in 1616, when he left, according to his will, three hundred and fifty pounds in money, in addition to extensive real estate and numerous personal belongings.

Thus Shakespeare, the mightiest intellect the world has known, the man who of all writers displays the deepest knowledge of human character, whose brain-creations are spoken of by all the world as if they were living realities, and whose language all civilized humanity uses as the highest expression of its thought—this man was not ashamed to care for the pounds, shillings, and pence; and in his shrewd management of his worldly affairs he sets an example to men of humbler capacity.

The Man Who Invented Lying

BY T. W. H. CROSLAND IN SMITH'S

Crosland, who has written about the Red, the Pink and the Englishman in characteristic vein, here tells in an amusing manner about the origin of lying, which he doesn't see as being a very commendable one.

THERE can be no doubt that the human animal is by nature a truthful animal. Primitive man anticipated George Washington in that he simply could not tell a lie. His yea was yea, and his no was no, and he knew no better. It seems probable that he lived happily with the truth for thousands of years. When the tax-gatherer called and asked if he was at home his wife or servant at the door said "Yes!" if he was at home and "No!" if he were abroad. Nothing could be prettier; and yet, as the wise modern man knows full well, nothing could be more fatal.

But on a day there must have arisen in the primitive community a natural born Christian—a genius who really belonged to a very future time. Out of the unnatural abundance of his intellect that man must have looked with a bright eye on society and found it to be altogether too childlike for words. He would begin by observing mentally that it was really possible to answer any given question with an answer made in the mouth and without reference to the facts. Let us suppose, for example, that in a misguided and innocent moment he had stolen his neighbor's wife, or his neighbor's

sheep. And perceiving his neighbor on the horizon yelling with rage and armed to the teeth, and being aware also that the stolen "wife" or "sheep," as the case may have been, was snugly hidden away, it occurred to him that he might save unpleasant conversation if he told this appeasingly, angry, bloodthirsty man the thing was not. So that when the irate neighbor got up to him and cried "Wretch! what hast thou done with my wife, or my sheep?" he made a great effort and said with his mouth, "I have not seen thy wife or thy sheep for many days, and I have not done anything with either of them." Whereupon the angry neighbor, having been accustomed all his life to hear nothing but the truth, and being then unaware that such a thing as falsehood existed, would be at once appeased and apologise for having made a mistake. Greatly relieved, the culprit no doubt led him to the nearest hotel, there treated him to half a gallon of mead, shook him warmly by the hand, and wished him good-speed in his search after the missing treasure.

And the man who had done the stealing would wend his way homeward marvelling greatly. What vast and unthinkable thing was this that he had accomplished? He had taken a set of adamantine circumstances, and had broken them up, as it were, into little pieces. He had made not to happen something which had happened, and he had done this not by spells or alchemy or prayers or offerings to the gods, or with the help of knives or hatchets or knives, or with the aid of large armies of other men, but simply and quickly and effectively by the word of his mouth. It was too amazing to be

famly grasped at first. No doubt our aboriginal Anaxias felt as astonished as a little boy who had fallen out of a balloon or as a pig who had seen a three-act comedy. He could not understand it: the why and the wherefore as it were beyond him.

But the results were not ungrateful; nay, indeed, they seemed tall to his sight, for he had avoided re-primand and bloodshed he had saved the life of either himself or his neighbor, both of which lives were dear to him; and, better than all, he still retained the stolen property and his neighbor's confidence and friendship to boot. Really it was glorious. And the next time he stole a wife or a sheep there was no reason why he should not make his mouth say words again and avoid further unpleasantness. By child-like dim degrees, too, he would discover that it was possible to apply this new and wonderful method of dealing with angry neighbors to almost all classes of mundane affairs, and even to affairs relating to the next world. So that in a very short space of time he would become rich and powerful and be held in awe and reverence by all the tribes. And possibly just when he was beginning to boast with greatness, he would descend in his cups to a friend or a servant the terrible secret of his power, and the friend or servant would run trembling away to think it over and practice himself in the art. In quite a little time the peoples of the earth would thus have in their midst two liars instead of one. It seems conceivable, too, that these twins, knowing each the other's strength, would refrain from practising on one another, and that the master or original liar would hate

his pupil with a great and unquenchable hatred, and that hatred would so far get the better of him that he might one day attack Ananias the Second with a cudgel or other weapon and do him grievous hurt. In revenge for which, Ananias the Second might go privately to the authorities and by dint of patient statement and apt illustration enlighten them as to the nature of a lie and the practices of liars. And he would do this in the hope that the authorities would cause Ananias the First to be torn to pieces in the market place. But, to his great astonishment and chagrin, the authorities would remark that the thing was indeed phenomenal, but that it was worthy because it gave man supernatural powers, and so far from disembowelling Ananias the First, they should proceed to build throughout the country wherein the art and practice of lying might be taught by this same Ananias, assisted by a numerous and competent staff. The schools would be built and Ananias would go to work on a large salary, and the daily papers of the time doubtless hailed him as the saviour

of the people. In due season he would die and be buried with great pomp under a monument inscribed—

Here Lies
All That is Mortal
of
ANANIAS,
The Discoverer
of the Noble and Beautiful Art
of
LYING.

After his death the good work would, of course, be taken up by all kinds of well-meaning and self-sacrificing people until the human race became liars to a man. The results to our fellows of the present day need not be dilated upon. Lying is now the universal accomplishment, and it seems astounding that the world ever managed to go round without it. The bones of the fine old original Ananias are long since dust and his monument is ruined and forgotten; but civilization owes him a deep debt of gratitude, and we trust that this tribute to his memory will provoke the sympathetic tear in the eyes of millions whom it so nearly concerns.

Variety would seem to be conducive to long living and daily stimulus. Nature only allows the idlers to lumber the ground for a while; long-lived families are as a rule energetic and industrious both in temperament and habits, and these people are generally blessed with brains, heart, lungs, and digestive organs of fair size. Those who wish to live long should cultivate happiness as a duty.

The South African Constitution

BY H. W. MASSINGHAM IN WORLD'S WORK

Mr. Massingham, formerly editor of the London Daily Chronicle, is a writer of race on political subjects and his consideration of the new constitution will be taken as authoritative. He has now directed his observations to provide a satisfactory system of government, this will not interest those not African.

IT is a reassuring fact in English history that the Mother Country which has merely an unwritten or "blind" constitution, should always be conferring on its self-governing dependencies constitutions which are written and "fixed." So far as its greater self-governing areas are concerned—Canada and Australia—Great Britain's work is done. It has fixed the lines of confederation. In the case of Australia, it has done little more than put its signature to a scheme for which colonial statesmen were responsible, and in which, on the vital question of interpretation of state law, England has had to yield its will to theirs.

Now Great Britain has to face a problem of a different character. South Africa is not yet ripe for confederation, or, at least, for unification. For some time to come its population—English, Dutch, East Indian, native—scattered over a vast but largely barren territory, will have to carry the burden of five separate governments more or less at variance with each other on the vital problems of taxation and railway administration. But within the next few months the circle of self-governing South African states will be complete, save only for the half-developed and more than half-ridden Rhodesia.

Every constitutional scheme for South Africa must take into account the vital difference between the Dutch and the English population. Broadly speaking, the Dutch are born, are educated, are married, rear their

families, and die in South Africa. The entire horizon of their lives is bounded by the blue sky and the coral or rafter-backed kopjes that shut in the South African veldt. They are, in the main, country folk; they look like English farmers of the eastern counties and resemble them much in character. The English, on the other hand, are town dwellers—merchants, traders, speculators, promoters, bands of passage. They usually come to South Africa to make money, leaving all the greater attractions of life behind them. Johannesburg and its dependent townships are largely communities of backsliders. Men constitute three out of five of the residents, and of the adult population the males are as two to one. Rent is so high as to discourage marriage in the Rand towns. Only one or two of the mining magnates fix their homes absolutely in South Africa.

The new constitution was framed only after a battle royal between the spokesmen of the two nationalities. General Smuts, one of the most brilliant commanders of the war and one of the best heads in South Africa, spoke informally for his countrymen while the British Cabinet debated the question, and denigration after denigration representing the great houses put the mine-owners' case before Lord Eglon, the Colonial Secretary. In the end, compromise ruled the day. The number of representatives was enlarged and the old back-country districts and res-

tored to them the representation which they enjoyed under the Dutch rule. Massed suffrage was set up and property qualifications swept away. The Dutch language was placed on an equality with the English in the new assembly. Finally the Intercolonial Council was abolished, after a time limit, and all restrictions on the critical and controlling powers of the assembly were removed. The new Transvaal Government will stand or fall by its own will, and its ministers will yield individual responsibility to it.

One problem, however, remained—the distribution of political power. To settle this point the Cabinet sent out a powerful committee which practically obtained a basis of agreement between the Boers' organization on the one hand, working to some extent with the moderate English, and the mine-owner's party on the other. The settlement was, on the whole, favorable to the Rand. The sixty miles of gold reef, sown with scattered townships, with Johannesburg as the centre, are to get 34 votes. Pretoria, the capital and the seat of the official class, is to have 6; and the rest of the country is to have 29.

On the face of it, this looks as if the government of the Transvaal were definitely given over to the mine owners and that a population of about 113,000, whose main roots lie in Europe rather than Africa, are to outweigh the 175,000 native-born whites. Moreover, the country districts are not absolutely sold for the Dutch. Barberton, for example, is a mining community predominately English; Klerksdorp has an English majority. If, therefore, the British forces were purely under the control of the mining houses, the Dutch would be submerged. Further-

more, a second chamber was created in harmony with the general (though not invariable) practice of British colonial constitution. It would seem, therefore, as if the money power were seated firmly in the saddle.

This, however, is not the fact. In the first place, the second chamber will be nominated by the Crown at home, and Lord Selborne, High Commissioner for British South Africa, will have no voice in the first selection of names, though his advice may be taken on them. It will, therefore, consist not of the nominees of the mining houses, but, in the main, of non-partisans or representative men drawn from all sources. In the second place, Pretoria is not Johannesburg. It is the seat of the English officials and of the Dutch minority, including many of the leading Boer families. The former are not, as a body, identified with the mine owners; they stand socially apart from them, and sometimes offend them by "superior" airs. Some of them, at best, would not willingly lend themselves to the erosion of a purely capitalistic state. The six Pretoria votes, therefore, would probably be divided between the moderate and official English and Dutch. The heads of the official world—men like Sir Richard Solomon, the present Attorney-General and a member of the Schreiner Cabinet which resisted the first approaches of the Boer War, and Mr. Damesa, the permanent Secretary, will descend into the arena and bid for power. The Dutch will probably support them, for Sir Richard Solomon is, on the whole, a most popular and fair-minded servant of the ruling power. The Dutch, therefore, standing solid as they always do, are already in alliance with the new National Associ-

ation and, in some degree, I imagine, with the Labor Party.

Already, therefore, within four years of the close of the war, the aspect of South African politics is transformed. Power, under the new constitution, will probably lie in a coalition between the Dutch and the moderate English element—led by the two Solomons on the one hand, both of them old South African politicians trained at the Cape, and Generals Botha and Smuts, two of the heroes of the war, on the other.

The constitution will be worked, in the main, by two parties. One, the Progressives, will stand for the great mining houses, Ekstein the greatest of all, with Sir Percy Fitzpatrick and Mr. Lionel Phillips as its chief representatives. The opposing party will be a mixed one—Dutch and English—and will consist of three wings. The first will be the Boers organized as members of *Het Volk* (the people)—General Botha, General Smuts, General Beyers, representing the extremists; Mr. Roosen, a brilliant lawyer and formerly a judge of the Dutch court; Mr. de Villiers, one of the rising statesmen of Dutch South Africa; and Delany, now retired, Cincinnatus-like, to his farm, but beloved of both races—will be their leading men.

The Labor Party will have Mr. Whiteside, an Australian of culture and capacity, as its ablest leader. The leaders of the new National Association will be four men widely different in character but all of considerable power. Mr. E. P. Solomon will be the cautious moderator of this group. Behind him will be Mr. Holl, a Johannesburg lawyer, a man of great oratorical gifts and iron force of will; Mr. Crosswell, the soul of honor and disinterestedness and the leader of the movement to replace

the Chinese by a larger use of white skilled labor; and Mr. Wybergh, the late Commissioner of Mines, a trifle hot-headed, perhaps, but zealous and fine tempered. These groups will be strong enough to elect the first ministry unless, indeed, the great economic and social forces that the mine owners wield are able to crush out the formidable movement of revolt. They will almost certainly co-operate with the Home Government in extirpating Chinese labor, though Sir Richard Solomon, the probable Premier, has been a considerable agent in its introduction. But Sir Richard is not an inflexible politician.

But the main centre of interest in South African politics is the attitude of the Dutch. A great change has come over the Boers since the war. The farmers of the two conquered states have been terribly impoverished. They have obtained only about 10 per cent. (two shillings in the £) on the purely arbitrary assessment of their war losses made by the Pretoria Commission. Drought and disease have ravaged their flocks and herds, already sadly thinned by the war. But they have shown remarkable firmness, moderation, and unity of spirit. The old divisions between the Dutch of Cape Colony and those of the Orange Colony and of the Transvaal have disappeared, and now there is complete understanding among personalities and organizations—the "Bond" in Cape Colony, the "People's Union" in the Orange Colony, and the "People" in the Transvaal. The war was given new leaders and developed fresh talents—Mr. Molan in the Cape, Judge Hertzog in Orange Colony, Smuts and Beyers in the Transvaal—while in the background stand the

older champions, such as Jan Hofmeyer and Steyn—his body crippled by his sufferings on the veldt but his mind clear and his purpose steady. Steyn, indeed, is perhaps the dominant figure of the Dutch Left, the more irreconcilable element in the Boer population.

Irreconcilability, however, is not the note of Dutch nationalism. In all the Colony states, the Dutchmen have turned to their more sympathetic English compatriots. Purely racial issues are avoided and South Africa for the South African—English or Dutch—is the new motto. The models chosen are Canada and Australia, with ministers responsible to the Crown, whose representatives are governed by the strictly constitutional methods of the English monarchy. No party in South Africa is likely in the future to call for the intervention of a British army. All are sick of a paternal or Crown government.

The man who is most responsible for this moderate policy of the Boers after the war is Botha, the commander of the Dutch forces, the man whose plans of penetrating into Natal after the victory before Ladysmith might have changed the fortune of the campaign. Smuts is the

intellectual leader of the Boer party. His campaign with a small commando into the heart of the Colony was one of the most daring and original feats of the war, and his keen, subtle temperament and highly trained intellect are among the chief assets of Dutch South Africa. But Smuts is a townsman; Botha a countryman. In person as in mind, Botha is a farmer-statesman. Large and loose of limb, his pleasant face redeemed from heaviness by the bright eyes and dignity of expression; sweet tempered, a trifle easy-going, but with a capacious and clear intelligence, Botha was well fitted to lead his people through their time of trial. He kept them united and organized, behaved faultlessly to his conquerors, discouraged all secret movements, maintained his party on strictly constitutional lines. The result is that they are ripe for constitutional government. Botha and his friends meet the leading mine owners at the Rand Club on affable, if not intimate terms, and when the old enemies gather in the great brownstone palace at Pretoria where Kruger's Rand assembly, there will be all the elements of an orderly Colonial Parliament.

Australia as She is To-Day

BY G. E. M. ADDISON IN EMPIRE REVIEW.

In clear and simple language, this writer, a resident of Brisbane, explains how federation was brought about in Australia and the conditions which have since ensued there. In view of the near approach of a general election, his statements are quite interesting.

"NOT one of us knows everything, not even the youngest of us," was a common expression of a leading Australian judge. Australia is the youngest of all nations, therefore a little of the misdirected enthusiasm of youth, a little overweening confidence in her own powers, and a little rash experiment on dangerous lines may well be forgiven her. When a Roman statesman, after centuries of civilization, had to ask, "What is truth?" it is hardly strange that so young a country should often lose her way in searching for the same virtue. Before federation Australia consisted of a group of States differing radically in their fiscal, racial and internal policy. In fact, a collection as heterogeneous as were the States of Greece before the Persian invasion. When the union of these unsympathetic elements was effected it was not cemented by the blood of either martyrs or patriots, nor was it the result of outside pressure. Federation in fact was not so much an evolution, as the solving of an academic political problem. The initial difficulties in the way of this consummation were interstate jealousy, especially between New South Wales and Victoria, and the inexcusable ignorance displayed by every State as to the essential conditions of the others.

After many tentative meetings of delegates the conference that finally fixed the basis of union met without any representation from Queensland. There was a strong feeling amongst

a large party in Queensland that the policy of that State should be an effort to delay federation for some years. Queensland's strength lies in her enormous wealth in raw products, a wider local market for which would greatly compensate her for the loss of many of her minor industries inevitable on the inauguration of a uniform tariff. Unfortunately at the time that federation was inaugurated a drought had commenced robbing her of the raw products, so that there was for a time no profit in that direction to set against the inevitable loss in the other. Queensland in posse the wealthiest of all the States in esse was the most unfortunate, and it was certain that if she then entered the federal ranks it would be with less influence than her great resources might reasonably lead her to expect. The untimely death of Mr. T. J. Byrne for a time left Queensland politics in a chaotic condition, and with undue haste that State rushed into the Federal ranks without having had any opportunity, as did the other minor States of the union beforehand, of safeguarding her interests.

The importance of Queensland to the consummation of federation lay in the fact that her territory is north of New South Wales on the eastern coast of Australia. Now the two rival cities for supremacy in the new Federation were Sydney and Melbourne. In the absence of Queensland from the union, Sydney would be at the extreme end of commerce and further than Melbourne

There are two good rules which ought to be written on every heart—never to believe anything had about anybody unless you positively know it to be true; never to tell even that unless you feel that it is absolutely necessary.

from every State capital. For this reason it was evident that the attitude of New South Wales towards federation would be largely influenced by that of Queensland. The leading orators of Australia, both federalists and anti-federalists, made Queensland a verbal battle-ground, and when finally she threw in her lot with the union, it was realized that at least federation was an accomplished fact.

The preliminary federal franchise, although not so democratic as that afterwards adopted, was in advance of the franchise in many of the States and gave the Labor Party a stronger force than was at first anticipated. In fact, the representatives of this class platform formed a compact party that would have effective strength when any split occurred amongst its opponents. And a split on the fiscal question was inevitable from the first. While Sir Edmund Barton, the first Federal Premier, had aroused him some of Australia's best politicians (unfortunately after the death of Sir Henry Parkes and Sir Thomas McIlwraith Australia possessed few statesmen) there were enough leading men outside his ranks to form a troublesome opposition. In fact, after the first session, which was largely devoted to perfecting the machinery of legislation, the only guarantee that the Government would continue in office was in their partially pending to the Labor Party. At this time while the members of the Labor Party were generally accused of socialist leanings and individual members were known to go far in that direction, the party as a whole had not, as afterwards happened, declared itself socialist. It numbered many good men no more

extreme in their aims than the average English Radical.

On the other hand, there were some of a different stamp; men who had half digested a few of the more single facts in political economy, and on these based illogical deductions and posed as if they thought the whole science one of their own discovery. These, however, obtained no prominence even in their own party, and on the rest the wider horizon and the greater responsibility entailed by membership of the house soon began to exercise a sobering influence.

The first serious evidence of the Labor Party's influence on legislation was in the removal of the tax on tea and kerosene. This was a great blow to the finances of the smaller States, and as intended, forced direct taxation, in the shape of either income or land tax, on those States which had previously been able to exist without either.

A prominent cry at the first Commonwealth election was "A White Australia," and it was at once recognized that whether this question was to be settled on statesmanlike lines or with the dangerous thoughtlessness of the political fanatic, depended largely on the strength of the Labor Party in the Federal Parliament. The point was not left long in doubt, for soon a series of measures were passed dealing with colored labor and the question of general alien immigration, some of them so extreme as to shock the more well-balanced colonial thinker and to evoke strong criticism on this side of the globe.

It must not, however, be forgotten that whatever mistakes of exaggeration were made at that period were made on a noble impulse and in pur-

suit of a high ideal. Surrounded as Australia is by all kinds of colored nationalities, and having America before her eyes as an example of the evil of mixed colored races, it is perhaps excusable that she should go to some extreme in settling this question. A question that required immediate settlement, seeing that already we had in the country a fairly large population of half caste principally Asiatics, and the policy to be effective, had to aim at prevention rather than cure.

The faults of administration rather than those of legislation were, however, responsible for most of the incidents in connection with Australia's immigration policy, which would be laughable if they were not so serious in their results—the six haters, the Shipwreck Mariners, examining an Austrian in Modern Greek, the affair in connection with the Rajah of Johore and all the absurdities in the Customs administration, a group of incidents that make one regret that Gilbert is not alive to chronicle them, were all based on a bigoted and in some cases strained reading of the Acts. The various members of a civil service entirely new had no precedents to guide them and probably little knowledge of the mental attitude of the ministers regulating their various departments. Consequently, when exceptional cases arose, a strict compliance with the literal reading of an Act at times led to absurdities. These incidents were felt by all to be a humiliation and aroused more indignation in Australia than in England, so that there is little danger of their repetition.

After a period of administration

under the suzerainty of the Labor Party, Mr. Deakin, who followed Sir Edmund Barton as Federal Premier, decided that this triangular coalition of parties was opposed to the best interests of the Commonwealth. He therefore agreed to leave the final settlement of the fiscal question in abeyance, and his following formed a coalition with Mr. G. H. Reid. This alliance seemed a guarantee that liberal legislation would be effected without any dangerous tampering with the fundamental principles of political economy. Mr. Deakin himself, while promising his loyal support, refused to take office in this new ministry, and soon went back on his partially avowed opinion and took up the battle of protection in partially recognized alliance with the Labor Party. Australia is now on the eve of a general election, in which Mr. G. H. Reid, taking up the banner of freedom for all classes, will endeavor to force a clean-cut issue against Socialism and its allies. If the result of State elections can be taken as a guide, they show that there is a sound majority still left in Australia in favor of progress and reform on the sound lines of political economy rather than dangerous experiments on the unknown fields of a Socialistic Utopia.

Australia has ever been slow to recognize the tie of kinship, and, although often smarting under the feeling for having been misunderstood by her kinsmen across the waters, has by her past conduct earned our belief in her readiness to stand or fall for the preservation of the integrity of the Great Empire of which she is proud of forming a part.

Friday, the Thirteenth

BY THOMAS W. LAWSON IN EVERYBODY'S

Thus is Mr. Lawrence's first plunge into novel writing and in the opening paragraphs of the following story he gives a remarkable presentation of what may be called a tale of finance that will be read with interest and with undying amazement again. His experience both of actual life and of literary work, are guarantee of the strength of the story.

FRIDAY, the 13th; I thought as much. If Bob has started, there will be hell, but I will see what I can do."

The sound of my voice, as I dropped the receiver, seemed to part the mists of five years and usher me into the world of Them as though it had never passed on.

I had been sitting at my desk, let the tape slide through my fingers while its every yard spelled "panic" in a constantly rising voice, when they told me that Brownley on the floor of the Exchange wanted me at the 'phone, and "quick." Brownley was my junior partner and floor-man. He talked with a rush. Stock Exchange floor men in panics never let their speech hobble.

"Mr. Randolph, it's coming real hot here, and it's getting sorer every second. It's Bob—that is evident to all. If he keeps up this pace for twenty minutes longer, the salfar will overflow 'the Street' and get in to the banks and into the country, and no man can tell how much territory will be burned over by to-morrow. The boys have begged me to ask you to throw yourself into the gap and stay him. They agree you are the only one who can do it."

"Are you sure, Fred, that this is Bob's work?" I asked. "Have you seen him?"

"Yes, I have just come from his office, and glad I was to get out. He's on the war-path, Mr. Randolph—wilder than I ever saw him. The last time he broke loose was child's play

to his mood to-day. Mother sent me word this morning that she saw last night the spell was coming. He had been up to see her to get her to run down to Florida with him, and she felt he was trying to flee the shadow. She was too ill to leave the house. Also I heard of his being about town till long after midnight. The minute I opened his den door this morning, he flew at me like a panther. I told him I had only dropped in on my rounds for an order, as they were running off pretty smart, and I didn't know but he might like to pick up some bargains. 'Bargains' he yelled; 'don't you know the day? Don't you know it is Friday, the 13th? Go back to that hell-pot and sell, sell, sell.' 'Sell what and how much?' I asked. 'Anything, everything. Give the thieves every share they will take and when they won't take any more, run as much again down their crops until they spit up all they have been taking for the last six months!' Going out I met Jim Holliday and Frank Swan rushing in. They are evidently executing Bob's orders, and have been pouring shares out for an hour. They will be on the floor again in a few minutes, so I thought it safer to call you before I started to sell. Mr. Randolph, they cannot take much more of anything in here, and if I begin to throw shares over it will bring the gavel inside of ten minutes; and that will be to announce a dozen failures. It's yet twenty minutes to one and God only knows what will happen before three. It's

up to you, Mr. Randolph, to do something, and unless I am on a bed slant you haven't many minutes to lose."

It was then I dropped the receiver with "I thought as much!" As I had been sliding the tape through my fingers, watching five and ten millions crumbling from price values every few minutes, I had felt this was the work of Bob Brownley. No one else in Wall street had the power the nerve, and the devilish cruelty to rip things as had been done during the last twenty minutes. The night before I had passed Bob in the theatre lobby, and, receiving no answer to my "Good evening," I gave him close scrutiny and saw the look of which I of all men best knew the meaning. The big brown eyes were set on space; the outer corners of the handsome mouth were drawn hard and tense as though weighted. It was then impossible to follow him, but when I got home I called up his house and his clubs, intending to ask him to run up and smoke a cigar with me, but could locate him nowhere. He had slipped my mind in the morning, but when just before noon the tape began to jump and flash and snarl, I remembered Bob's ugly mood, and all it meant.

Fred Brownley was Bob's youngest brother, twelve years his junior. He had been with Randolph & Randolph from the day he left college, and for over a year had been our most trusted Stock Exchange man. The elder Brownley, when himself, was as fond of his "baby brother," as he called him, as his beautiful Southern mother was of both, but when the devil had possession of Bob—and his option during the past five years had been exercised many a time—mother and brother had to take their place with all the rest of the

world, for then Bob knew no kinder no friends. All the wide world was to him during those periods a jungle peopled with savage animals and reptiles to hunt and fight and tear and kill.

It's hardly necessary for me to explain who Randolph & Randolph are. For more than sixty years the name has spoken for itself in every part of the world where dollar-making machines are installed. No railroad is financed, no great "industrial" projected, no action on the globe enters the market for loans without by force of habit asking a by-your-leave of Randolph & Randolph. I pride myself that at forty-two at the end of the ten years I have had the helm of Randolph & Randolph, I have done nothing to mar the great name my father and uncle created, but something to add to its sterling reputation for honest dealing, fearless, old-fashioned methods, and all-round integrity. Bradstreet's and other mercantile agencies say, in reporting Randolph & Randolph, "Worth fifty millions and upwards, credit unlimited." I can take but small praise for this, for the report was about the same the day I left college and came to the office to "learn the business." But, as the survivor of my great father and uncle, I can say, my Maker as my witness, that Randolph & Randolph have never loaned a dollar of their millions at over legal rates, six per cent. per annum; have never added to their board by any but fair, square business methods; and that blight of blights, frenzied finance, has yet to find a lodging-place beneath the old black-and-gold sign that father and uncle tacked up with their own hands over the entrance.

Nineteen years ago I was gradu-

ated from Harvard. My classmate and chum, Bob Brownley, of Richmond, Va., was graduated with me. He was class poet, I yard marshal. We had been four years together at St. Paul previous to entering Harvard. No girl and lover were fonder than we of each other.

My people had money, and to spare, and with it a hard-headed, Northern horse-sense. The Brownleys were poor as church mice, but they had the brilliant, virile blood of the old Southern oligarchy and the romantic, "saloon-to-no-one" Dixie-land pride of before-the-war days, when Southern prodigality and hospitality were found wherever women were fair and men's mirrors in the bottom of their julep-glasses.

Bob's father, one of the big, white pillars of Southern aristocracy, had gone through Congress and the Senate of his country to the tune of "Spend and not spare," which left his widow and three younger daughters, and a small son dependent upon Bob, his eldest.

Many a warm summer's afternoon, as Bob and I paddled down the Charles, and many a cold, crisp night as we sat in my shooting-box on the Cape Cod shore, had we watched up for our future. I was to have the inside run of the great banking business of Randolph & Randolph, and Bob was eventually to represent my father's firm on the floor of the Stock Exchange. "I'd die in an office," Bob used to say, "and the floor of the Stock Exchange is just the chimney-place to cook my toe-sake in." So when our college days were over my able old father stood us up against the wall in his office, and tried us by his tests, and proud we both were when dad said, "Jim, you and Bob have

chosen well. You, Jim, are just the chap to step into my shoes, and Bob is cut to a thirty-second and sixty-fourth for the floor." Proud we were, not so much because of what my father's decision meant for our future, for we knew we should get into the business all right, but because our judgment was endorsed by one we both thought as near infallible as man could be in anything pertaining to business affairs.

Bob was then twenty-two and I was a year older—I one of your raw-boned New England lads, not much for prettiness, but willing to weigh in race-day with any of them for steadiness and staying qualities; Bob as handsome as they made them; six feet tall in his gym sandals, straight as an arrow, with the form of an Indian, and one of those clean, brave, smiling faces to which men yield willing friendliness, and women, idolatry. Bob's eyes were as big and round and purple-brown as an English bulldog's, unfathomable, at once mild and stern, with a childish come-and-go perplexity; his nose as straight as though chiseled by a master for a Greek medallion, with thin curved lips to correspond, and a high, broad forehead, whose whiteness was set off by a luxuriance of hair that seemed jet-black, but was of the same rare purple-brown as his eyes. But it was the pulse of Bob's head that gave his good looks their crown. Whoever has seen a bunch of two-year-old colts in a long-grass Kentucky paddock, when the dinky boy lets loose his shrill whistle at "taking-up time," is sure to remember one that threw up its head and kept it poised to make sure it had caught the call. Grace, strength, and unharassed wayward leadership are there personified.

Some such suggestion was ever in the carriage of Bob's shapely head and vigorous figure, and dull indeed would be the man or woman who failed to recognize the man's rare distinction and masterfulness.

Indeed, as I said a bit back, Bob Brownley was by all odds one of the handsomest men I have ever seen, but besides that, he was a sterling, manly, unaffected fellow, as true as steel, as brave as a lion, and the best comrade friend ever had.

Perhaps it was because his father's death had saddled Bob's youth with the heavy responsibilities of house-holding and directing his family's slim finances that he took to business as a swallow to the air. We entered the office of Randolph & Randolph on the same day, and on its anniversary, a year later, my father summoned us into his office for a palaver. Neither of us quite knew what was coming, and never in my life was I so pleased as when he said:

"Jim, you and Bob have fairly outdone my expectations. I've had my eye on both of you and I want you to know that the kind of industry and business intelligence you have shown here would have won you recognition in any banking-house on 'the Street.' I want you both in the firm—Jim to learn his way round so he can step into my shoes; you, Bob, to take the firm's seat on the Stock Exchange."

Bob's face went red and then pale with happiness as he reached for my father's hand.

"I'm very grateful to you, sir, far more so than words can say, but I want to talk this proposition of yours over with Jim here first. He knows me better than any one else in the world and I've some ideas I'd like to thrash out with him."

"Speak up here, Bob," said my father.

"Well, sir, I should feel much better if I could go over there into the swirl and smash it out for myself. You see if I could win out alone and pay back the seat price, and then make a pile for myself, if you felt later like giving me another chance to come into the firm, then I should not be laying myself open to the charge of being a mere pensioner on your friendship. You know what I mean, sir, and won't think I am filled with any low-down pride, but if you will let me have the price of a Stock Exchange seat on my note, and will give me the chance, when I get the hang of the ropes, to handle some of the firm's orders, I shall be just as much beholden to you and Jim, sir, and shall feel a lot better myself."

I knew what Brownley meant; so did father, and we were glad enough to do what he asked. Four years after Bob entered the Stock Exchange he had paid back the forty thousand, with interest, and not only had a snug fifty thousand to his credit on Randolph & Randolph's books, but was sending home six thousand a year while living up to, as he jokingly put it, "an honest man's notch." I may say, in passing, that a Wall Street man's notch would make twice six thousand cost an uncertain shadow. Bob was the favorite of the Exchange, as he had been the pet at school and at college, and had his hands full of business three hundred days in the year. Besides Randolph & Randolph's choicest commissions, he had the confidential orders of two of the heavy plunging cliques.

I had just passed my thirty-second birthday when the kind old dad sud-

deeply died. For the previous six years I had been getting ready for such an event; that is, I had grown accustomed to hearing my father say: "Jim, don't let any grass grow in getting the bang of every branch of our business, so that when anything happens to me there will be no disturbance in 'the Street' in regard to the Randolph & Randolph's affairs. I want to let the world know as soon as possible that after I am gone our business will run as it always has. So I will work you into my directorships in those companies where we have interests and gradually put you into my different trustships."

Thus at father's death there was not a ripple in our affairs and none of the stocks known as "The Randolph's" flattered a point because of that, to the financial world, momentous event. I inherited all of father's fortune other than four millions, which he divided up among relatives and pet charities, and took command of a business that gave me an income of two millions and a half a year.

Once more I begged Bob to come into the firm.

"Not yet, Jim," he replied. "I've got my seat and about a hundred thousand capital, and I want to feel that I'm free to kick my heels until I have raked together an even million all of my own making; then I'll settle down with you, old man, and hold my section of the bag, and if some good guy happens along about that time—well, then it will be 'An ivy-covered little cot' for mine."

He laughed, and I laughed too. Bob was looked upon by all his friends as a bad case of woman-shy. I don't think there was ever a wo-

man, young or old, who had in any way crossed Bob's orbit but felt the man's strong fascination, but he never seemed to see it. As my wife—for I had been three years married and had two little Randolphs to show that both Katherine Blair and I knew what marriage was for—never tired of saying, "Poor Bob! He's woman-blind, and it looks as though he would never get his sight in that direction."

"Then again, Jim," he continued in a tone of great seriousness, "there's a little secret I have never let even you into. The truth is I am not safe yet—not safe to speak for the old house of Randolph & Randolph. Yes, you may laugh—you who are, and always have been, as staunch and steady as the old bronze John Harvard in the yard, you who know Monday mornings just what you are going to do Saturday nights and all the days and nights in between, and who always do it. Jim, I have found since I have been over on the floor that the Southern gambling blood that made my grandfather, on one of his trips back from New York, though he had more land and slaves than he could use, stake his land and slaves—yes, and grandmother's too—on a card-game, and—lose, and change the whole face of the Brownie destiny—those same gambling microbes are in my blood, and when they begin to claw and gnaw I want to do something; and, Jim"—and the big brown eyes suddenly shot sparks—"if those microbes ever got unleased, there'll be hell to pay on the floor—sure there will!"

Bob's handsome head was thrown back; his thin nostrils dilated as though there was in them the breath of conflict. The lips were drawn

across the white teeth with just part enough to show their edges, and in the depths of the eyes was a dark-red blaze that somehow gave the impression one gets in looking down some long avenue of black at the instant a locomotive-headlight rounds a curve at night.

Twice before, way back in our college days, I had a peep at this gambling temper of Bob's. Once in a poker game in our room, when a crowd of New York classmates tried to run him out of a hand by the sheer weight of coin. And again at the Pequot House at New London on the eve of a varsity hunt-race, when a Yale crowd shook a big wad of money and taunts at Bob until with a yell he left his usually well-leaded feet and frightened me, whose allowance was dollars to Bob's cents, at the sum total of the bet-cards he signed before he cleared the room of Yale money and came to with a white face streaming with cold perspiration. These events had passed out of my memory as the ordinary student breaks that any hot-blooded youth is liable to make in like circumstances. As I looked at Bob that day, while he tried to tell me that the business of Randolph & Randolph would not be safe in his keeping, I had to admit to myself that I was puzzled. I had regarded my old college chum not only as the best mentally harnessed man I had ever met, but I knew him as the soul of honor, that honor of the old story-books, and I could not credit his being tempted to jeopardize unfairly the rights or property of another. But it was habit with me to let Bob have his way, and I did not press him to come into our firm as a full partner.

Five years later, during which time affairs, business and social, had been

slipping along as well as either Bob or I could have asked, I was preparing for another sit-down to show my friend that the time had now come for him to help me in earnest, when a queer thing happened—one of those unaccountable incidents that God sometimes sees fit to drop across the life-paths of his children, paths heretofore as straight and far-spread-visible as public highways along which one has never to look twice to see where he is traveling; one of those events that, looked at retrospectively, are beyond all human understanding.

It was a beautiful July Saturday noon and Bob and I had just "poked up" for the day preparatory to joining Mrs. Randolph on my yacht for a run down to our place at Newport. As we stepped out of his office one of the clerks announced that a lady had just come in and had particularly asked to see Mr. Brownley.

"Who the deuce can she be, coming in at this time on Saturday, just when all good men are in a rush to shake the heat and dirt of business for food and the good air of all outdoors?" growled Bob. Then he said, "Show her in."

Another minute and he had his answer.

A lady entered. "Mr. Brownley?" She waited an instant to make sure he was the Virginian.

Bob bowed. "I am Leolah Sands, of Sands Landing, Virginia. Your people know our people, Mr. Brownley, probably well enough for you to please me."

"Of the Judge Lee Sands?" asked Bob, as he held out his hand.

"I am Judge Lee Sands's oldest daughter," said the sweetest voice

I had ever heard, one of those mellow, rippling voices that start the imagination on a chase for a mocking-bird, only to bring it up at the pool beneath the brook-fall in quest of the harp of moss and water-recesses that sends a bubbling cadence into its eddies and swirls. Perhaps it was the Southern accent that nipped off the corners and edges of certain words and languidly let others mist themselves together, that gave it its luscious penetration—however that may be, it was the most arresting voice I had ever heard. Before I grew fully conscious of the exquisite beauty of the girl, this voice of hers spelled its way into my brain like the breath of some bewitching Oriental essence. Nature, environment, the security of a perfect marriage have ever combined to constitute me loyal to my chosen ones, yet as I stood silent, like one dumb, absorbing the details of the loveliness of this young stranger who had so suddenly swept into my office, it came over me that here was a woman intended to enlighten men who could not understand that shaft which in all ages has without warning pierced men's hearts and souls—love at first sight. Had there not been Katherine Blair, wife and mother—Katherine Blair Randolph, who filled my love-world as the moon-day August sun fills the old-fashioned veil with nestling warmth and restful shade—after this interval, looking back at the past, I dare ask the question—who knows but that I too might have drifted from the secure anchorage of my slow Yankee blood and floated into the deep waters?

Beauty, the cynic's scoff, is in the eye of the beholder, or in an angle of vision—mere product of lime-light,

point of view, desire—but Beulah Sands's was beauty beyond cavil, superior to all analysis, as definite as the evening star against the twilight sky. In height girlish, but with a figure maturely modeled, charmingly full and rounded, yet by very perfection of proportion escaping suggestion of "plumpness." The head, surrounded and crowned with a wealth of dark golden hair, rested on a neck that would have seemed short and had its slender column spring less gracefully from the lovely lines of the breast and shoulders beneath. It was on the face, however, and finally on the eyes that one's glances inevitably lingered—the face rose-tinted, with dimples in either of the full cheeks, entering laughing protest against the sad droop that drew slightly down the corners of a mouth too large perhaps for beauty, if the coral curve of the lips has been less exquisitely perfect. The straight, thin-nostriled nose, the broad forehead, the square, full jaw almost as low at the points where they come beneath the ears as at the chin, suggested dignity and high resolve coupled with a power of purpose rare in woman. The combination of forehead, jaw, and nose was one seldom seen. Had it been possessed by a man it would surely have driven him to the tented field for his profession. But the greatest glory of Beulah Sands was her eyes—large, full, very gray, very blue, vivid with all the glimmer of her personality, full of smiles and tears and spirituality and passion; one instant, frankly innocent, they illuminated the face of a blonde Madonna; the next, seen through the extraordinary, long, jet-black eyelashes underneath the finely penciled black brows, they expressed, ex-

pressed, allured. I afterwards found much of this girl's purely physical fascination lay in this strange blending of English fairness with Andalusian tints, though the abiding quality of her charm was surely in an exaltation of spirit of which she might make the dullest conscious. As she stood looking at Boh in my office that long-ago noon, gracefully at ease in a suit of gray, with a gray-feathered turban on her head, and icy lace bands at neck and wrist, she was very exquisite, exceedingly dainty, and, though Southern of Southerners, very unlike the typical brunette girl who comes from Dixie land.

This girl who came into our office that July Saturday, just in time to interfere with the outing Boh Brownley and I had laid out, was destined to divert my chaos's heretofore smooth-flowing river of existence and turn it into an alternation of roaring rushes and deadly calms. She was truly the most exquisite creature one could conceive of. I know my thoughts must have been Boh's too, for his eyes were riveted on her face. She dropped the black lashes like a veil as she went on:

"Mr. Brownley, I have just come from Sands Landing. I am very anxious to talk with you on a business matter. I have brought a letter to you from my father. If you have other engagements I can wait until Monday, although," and the black, veiling lashes lifted, showing the half-laughing, half-pathetic eyes, "I wanted much to lay my business before you at the earliest minute possible."

There was a faint touch of appeal in the charming voice as she spoke that was irresistible, and we were both willing to forget we had lunch waiting on us the Tribesman.

"Step into my office, Miss Sands, and all my time is yours," said Boh, as he opened the door between my office and his. After I had sent a note to my wife, saying we should be delayed for an hour or two, I settled down to wait for Boh in the general office, and it was a long wait. Thirty minutes went into an hour and an hour into two before Boh and Miss Sands came out. After he had put her in a cab for her hotel, he said in a tone curiously intent: "Jim, I have got to talk with you, got to get some of your good advice. Suppose we hustle along to the yacht and after lunch you tell Kate we have some business to go over. I don't want to keep that girl waiting any longer than possible for an answer I cannot give until I get your ideas." After lunch on the bow end of the upper deck Boh relieved himself. Relieved in the word, for from the minute he had put Miss Sands into the carriage until then, it was evident even to my wife that his thoughts were anywhere but upon our outing.

"Jim," he began in a voice that shook in spite of his efforts to make it sound calm, "there is no disguising the fact that I am mightily worked up about this matter, and I want to do everything possible for this girl. No need of my telling you how scared we have got to keep what she has just let me into. You'll see as I go along that it is sacred, and I know you will look at it as I do. Miss Sands must be helped out of some of her trouble."

"Judge Lee Sands, her father, is the head of the old Sands family of Virginia. The Virginia Sands don't take off their bonnets to another family in this country, or elsewhere, for that matter, for anything that really counts. They have had learn-

ing, brains, money, and fixed position since Virginia was first settled. They are the best people of our State. It is a common saying in Virginia that a Sands of Sands Landing can go to the bench, Congress, the United States Senate, or the governor's chair for the asking, and nearly all of the men folks have held one or all of these honors for generations. The present judge has held them all. I don't know him personally, although my people and his have been thick from away back. Sands Landing on the James is some fifty miles above our home. The judge, Beniah Sands's father, is close on to seventy, and I have heard neither and father say is a stalwart, a Virginian stalwart. Being rich—that is, what we Virginians call rich, a million or so—he has been very active in affairs, and I knew before his daughter told me, that he was the trustee for about all the best estates in our part of the country. It seems from what she tells that of late he has been very active in developing our coal-mines and railroads, and that particularly he took a prominent hand in the Seaboard Air Line. You know the road, for your father was a director, and I think the house has been prominent in its banking affairs. Now, Jim, this poor girl, who, it seems, has recently been acting as the judge's secretary, has just learned that that coup of Reinheart and his crowd has completely ruined her father. The decline has swamped his own fortune, and, what is worse, a million to a million and a half of his trust funds as well, and the old judge—well, you and I can understand his position. Yet I do not know that you just can, either, for you do not quite understand our Virginian life and the kind of revered position a man like Judge Sands

occupies. You would have to know that, to understand fully his present hell and the terrible position of this daughter, for it seems that since he began to get into deep water he has been relying upon her for courage and ideas. From our talk I gather she has a wonderful store of up-to-date business notions, and I am convinced from what she lays out that the judge's affairs are hopeless, and, Jim, when that old man goes down it will be a smash that will shake our State in more ways than one.

"Up to now the girl has stood up to the blow like a man and has been able to steady the judge until he presents an exterior that holds down suspicion as to his real financial condition, although she says Reinheart and his Baltimore lawyer, from the ruthless way they put on the screws to shake out his holdings in the Air Line, must have a line on it that the judge is overboard. The old man can keep things going for six months longer without jeopardizing any of the remaining trust funds, of which he has some two millions in other securities, and neither his wife nor his other daughter suspect the real condition, although Mrs. Sands, who is an invalid, knows the judge is in some trouble. His daughter says that when the blow came, that day of the panic, when Reinheart jammed the stock out of sight and sent her father's bankers and partners in the road, the Wilsons of Baltimore, she had a frightful struggle to keep her father from going insane. She told me that for three days and nights she kept him locked in their rooms at their hotel in Baltimore, to prevent him from hunting Reinheart and his lawyer Retty-hone and killing them both, but that at last she got him calmed down and together they have been planning.

"Jim, it was tough to sit there and listen to the schemes to recoup that this old man and this child, for she is only twenty-one, have tried to hatch up. The tears actually rolled down my cheeks as I listened; I couldn't help it; you couldn't either, Jim. But as last out of all the plans considered, they found only one that had a tint of hope in it, and the serious mention of even that one, Jim, in any but present circumstances, would make you think we were dealing with lunatics. But the girl has succeeded in making me think it worth trying. Yes, Jim, she has, and I have told her so, and I hope to God that that hard-headed horse-sense of yours will not make you sit down on it."

Bob Brownley had got to his feet; he was slipping the shackles of that dery, romantic, Southern passion that years in college and Wall Street had taught him to keep prisoner. His eyes were flashing sparks. His nostrils vibrated like a deer's back in the autumn woods. He faced me with his hands clinched.

"Jim Randolph," he went on, "as I listened to that girl's story of the terrible cruelty and hellish treachery practiced by the human hyenas you and I associate with, human hyenas who, when in search of dirty dollars—the only thing they know anything about—put to shame the real beasts of the wilds—when I listened, I tell you that I felt it would not give me a twinge of conscience to put a ball through that slick scoundrel Reinheart. Yes, and that hired on of his, too, who prostitutes a good family name and position, and an inherited ability God Almighty intended for more honest uses than the trapping of victims on whose paces his gutter-born master has set lecherous eyes. And,

Jim, as I listened, a troop of old friends, invaded by memory—friends whom I have not seen since before I went to Harvard, friends with whom I spent many a happy hour in my old Virginia home, friends born of my imagination, stalwart, rugged crusaders, who carried the sword and the cross and the banner inscribed 'For honor and for God.' Old friends who every day of my boyhood would troop up and shout, 'Bob, don't forget, when you're a man, that the goal is honor, and the code: Do unto your neighbor as you would have your neighbor do unto you. Don't forget that millions is the crest of the groundlings. And, Jim, I thought my friends looked at me with reproachful eyes, as they said, 'You are well on the road, Bob Brownley, and in time your heart and soul will bear the hallmark of the snaky S on the two upright bars, and you will be but a frenzied fellow in the dirty dollar army.' Jim, Jim Randolph, as I listened to that agonizing tale of the changing of that girl's heaven to—hell, I did not see that halo you and I have thought surrounded the sign of Randolph & Randolph. I did not see it, Jim, but I did see myself, and I didn't feel proud of the picture. My God, Jim, is it possible you and I have joined the nobility of Dirty Dollars? Is it possible we are leaving trails along our life's path like that Reinheart left through the home of these Virginians, such trails as this girl has shown me?

Bob had worked himself into a state of frenzy. Never in my life had I seen him so excited as when he stood in front of me and almost shouted this fierce self-dedication.

"For heaven's sake, Bob, pull self together," I urged. "The cap-

tain on the bridge there is staring at you wild-eyed, and Katherine will be up here to see what has happened. Now, he a good fellow, and let us talk this thing over in a sensible way. At the gall you are going we can do nothing to help out your friends. Besides, what is there for you and me to take ourselves to task for? We are no wreckers and none of our dollars is stained with Frenzied Finance. My father, as you know despoiled Reinheart and his sort as much as we do? Be yourself. What does this girl want you to do. If it is anything in reason, call it done, for you know there is nothing I won't do for you at the asking."

Bob's hysteria oozed. He dropped on the rail seat at my side.

"I know it, Jim, I know it, and you must forgive me. The fact is, Beulah Sand's story has aroused a lot of thoughts I have been a-sleeking down cellar these late years, for to tell the truth, I have some nasty twinges of conscience every now and then when I get to thinking of this dollar mine of ours."

I saw that the impulsive blood was fast cooling, and that it would only be a question of minutes until Bob would be his clear-headed self.

"Now, what is it she wants you to do?" I persisted. "Is it a case of money, or our trying to tide her father over?"

"Nothing of that kind, Jim. You don't know the proud Virginia blood. Neither that girl nor her father would accept money help from any one. They would go to smash and the grave first."

He paused and then continued impulsively:

"This is how she puts it. She and her father have raked together their fag-ends of cash, a matter of sixty

thousand dollars, and she got him to consent to let her come up here to see if during the next six months she might not, in a few desperate plunges in the market, run it up enough to tide them over. Yes, I know it is a wild idea. I told her so at the beginning, but there was no need; she knew it, for she is not only bright, but she has the best idea of business I ever knew a woman to have. But it is their only chance, Jim, and while I listened to her argument I came around to her way of thinking.

"But how did she happen to come to you with this extraordinary scheme?" I interrupted.

"It's this way—her father, who knew Randolph & Randolph through your father's handling of the Seaboard's affairs, learned of my connection with the house, and gave her a letter, asking me to do what I could to help his daughter carry out her plans. She wants to get a position with us, if possible, in some sort of capacity, secretary, confidential clerk, or, as she puts it, any sort of place that will justify her being in the office. She tells me she is good at shorthand, on the machine, or at correspondence, also that she has been a contributor to the magazine. If this can be arranged, she says she will on her own responsibility select the time and the stock, and haul the last of the Sands fortune at the market, and Jim, she is game. The blow seems to have turned this child into a wonderfully nerve creature, and, old man, I am beginning to have a feeling that perhaps the cards may come so she will win the judge out. You and I know where less than sixty thousand has been run up to millions more than once, and that, too, without the aid she will have, for I'll surely do all I can to help her

steer this last chance into soft places."

Bob in his enthusiasm had completely lost sight of the fact that he was indulging a project that but a moment previously he had pronounced insane, and with a start I realized what this sudden transformation betokened. Inevitably, if the project he outlined were carried out, Bob and the beautiful Southern girl would be thrown into close association with each other, and further acquaintance could only deepen the startling influence Beulah Sands had already won over my ordinarily sane and cool-headed comrade. As I looked at my friend, burning with an ardor as unaccustomed as it was impulsive, I felt a tug at my heart-strings at thought of the sudden crossroad of life's highway. But I, too, was filled with the glamour of this girl's wondrous beauty, and her terrible predicament appealed to me almost as strongly as it had to Bob. So, although I knew it would be fatal to any chance of his weighing the matter by common sense, I hushed out:

"Bob, I don't blame you for falling in with the girl's plans. If I were in your shoes, I should too."

Tears came to Bob's eyes as he grabbed my hand and said:

"Jim, how can I ever repay you for all the good things you have done for me—how can I?"

It was no time to give way to emotional outbursts, and while Bob was getting his grip on himself, I went on:

"Come along down to earth, now Bob; let us look at this thing squarely. You and I, with our position in the market, can do lots of things to help run that sixty thousand to higher figures, but six months is a short time and a million or two a world of money."

"She knows that," he said, "and the time is much shorter and the road to go much longer than you figure," he replied. "This girl is as high-strung as the E string on a Stradivarius, and she declares she will have no charity tips or unusual favors from us or any one else. But let us not talk about that now or we'll get discouraged. Let's do as she says and trust to God for the outcome. Are you willing, Jim, to take her into the office as a sort of confidential secretary? If you will, I'll take charge of her account, and together we will do all that two men can for her and her father."

(To be continued.)

The Creator has hidden every man to look up, not down, has made him to climb, not to grovel. There is no providence which keeps a man in poverty, or in painful or distressing circumstances.

The Personality of M. Clemenceau

WORLDEN WORK (ENGLISH)

The French Premier is the centre of interest in the European world that is at present dis-turbed. It is accordingly interesting to read the following description of his personality, by a writer who is a simple straight-forward writer, albeit tinged with much sympathy and power.

PHYSICALLY M. Clemenceau is the perfect type of the man of action. His square head, with its overhanging brows and short chin, proclaims the stubbornness of his race, of the Breton which everything else in him reveals: the bulging eyebrow above the clear, malicious eye, which sparkles, pierces, and darts a furtive lightning, the while the eyelids quiver in a gentle and almost imperceptible smile; the thin lips hidden under a heavy mustache which stands out from the prominent cheek bones; the tall, thin silhouette, the proudly erect figure, the vigorous gait, the nervous gestures, and even the voice, a pure voice, simple in intonation and gradation, clear and distinct, but without bravura.

M. Clemenceau has been compared to another statesman, Prince Bismarck, and there is a real physical resemblance between the Breton and the German, while we might draw a parallel between the minds of the two which would be exact enough, if not carried too far. Will, strength, logic and activity, are not these the dominant qualities of each? And is not their intellectual affinity established by their common gift of irony, and their common facility for ridicule and ridicule, qualities which gave Bismarck his greatest triumphs in the Reichstag, and make M. Clemenceau a redoubtable and indeed a redoubtable foe?

M. Clemenceau's personal tastes are extremely simple. He has cer-

tainly never aspired to the character of an arbiter of fashion. His morning coats have no pretensions to rival those of M. Boni de Castellane. A frock-coat he looks upon as a somewhat solemn garment; and he prefers a "howler" in winter and a straw hat in summer to the conventional top hat. His tie, a narrow black silk bow, is looked at askance by the modern Petronius; but M. Clemenceau cares for none of these things.

His habits show the same simplicity as his costume. Until the last few weeks, before he was called upon to preside over the Council of Ministers, when he was merely the Home Secretary, he used to make his journeys, sometimes more than once a day, from the Trocadero to the Ministry, in the modest Passy-Bourse omnibus, reading the newspapers with which his pockets were stuffed the while, like any worthy bourgeois or modest employe. Even now as Prime Minister, he scorns the pomp of his official residence, and still lives in his ground-floor flat in the Rue Franklin, his home for nearly twenty years. This is not, perhaps, exactly a "modest dwelling," but if it reveals a certain regard for elegance and comfort, if it contains many artistic objects and some valuable furniture, it betrays yet more evidently the imperious demands of labor, and contains more books than any other possessions. On the very threshold we divine the retreat of a prodigious worker, an

admirer of plastic form and classic line. The life that is lived within these walls is indeed a life of toil. Often the master rises at half-past three in the morning to get through the work that lies before him in the coming day, and does not seek his well-earned rest till ten or eleven at night. Of these eighteen or nineteen hours but few minutes are snatched from work for meals. Although a large eater, M. Clemenceau does not spend more than from twelve to fifteen minutes at table. The rapidity with which he absorbs all the dishes offered to him is the despair of his guests and his hosts, who sometimes try to keep time with him, but are soon obliged to abandon the attempt. As a rule, in fact, M. Clemenceau has no companions to reckon with on these occasions. He generally eats alone, and is the least exacting of masters to his cook, accepting the most diverse dishes with the same indifference, and swallowing the least seductive and the most succulent with the same equanimity. He is thinking of other things: the three articles he has to write when he is not in office; his parliamentary work, his letters, the book he is preparing.

If he shows little appreciation for the pleasures of the table, nothing would induce M. Clemenceau to forego those of his garden, a little riot of ground into which the glass doors of his study open. It boasts a superfluity of about thirty square feet, a vast area for a Parisian garden. The attractions of this tiny pleasure-rejoice the savage Destroyer of Ministries; he has made walks in it, laid down a lawn, planted it with a little army of trees, the interlacing branches of which mingle with the ebonies and planes of the Square du Trocadero in the distance. Sented

on a green wooden bench in the midst of this miniature forest Mr. Clemenceau loves to contemplate the green horizon. "We might be in the Bois de Boulogne," he says sometimes. A dog grows in his kennel in the angle of the wall; chickens run into the enclosure from a low aviary and peck gravely at the sown seed grain; while above, in a rustic dovecote, some fifty pigeons coo unceasingly.

Among these simple things and creatures, M. Clemenceau, with his starchy frame, his ivory complexion scored with deep lines, suggests the idea of a country gentleman, hearty and robust, long inured to physical exercises. Formerly indeed he was passionately fond of riding; he was to be seen in the Bois every morning, showing his fine horsemanship in company with colleagues and friends. The horse was dethroned by the bicycle; and this in its turn was finally given up after a fall resulting in a somewhat serious injury. But the President of the Council is still a determined sportsman, a sportsman who, accented like a peasant, wades through morasses and strides across fields and plains, a sportsman who brings down his bird, even at official shooting-parties, and rarely misses a shot. M. Clemenceau is further a fine marksman; he long enjoyed the reputation of being one of the best fencers in France. As a fact, his supremacy was rather shown with the pistol, and he maintained it by constant practice. In spite of, or perhaps because of this, he has fought few duels, as a fact only four, two with pistols, two with swords. The most famous of these was his encounter with M. Deraide in 1891, after an interpellation in which he had dealt rather severely with Sardou's celebrated drama

Thermidor, the performance of which at the Comedie Francaise had just been forbidden. At first M. Clemenceau declined to accept the challenge save on the condition that it should be prolonged "until blood was shed," but M. Deroulade's seconds naturally objected. The adversaries had to content themselves with an interchange of six shots, without result—a sufficiently satisfactory one in itself, it may be thought! In another duel with swords, against the Prince de Chimay, the conditions were reversed, both principals being wounded. The third duel (with swords), against M. Deschanel, took place under normal circumstances; and the fourth, with pistols, against M. Edouard Drumont, also had no results. It had arisen out of an unsigned paragraph in *L'Aurore* during the polemics of the Dreyfus affair. For this M. Clemenceau accepted responsibility, although it was not from his pen, a course of action which not long ago compelled a public tribute of respect from M. Edouard Drumont, one of his most implacable political opponents. At present, M. Clemenceau has almost given up pistol-shooting, fencing and duels. But opportunity makes the thief—and, if this should present itself, the fiery marksman of former days would no doubt stand revealed once more.

It is above all to his marvellous and very personal eloquence—an eloquence subservient to definite and often audacious ideas—that M. Clemenceau owes success and fame, his political fortune. At the Tribune, where so many others take a clever advantage of the surroundings and the mis-en-scene M. Clemenceau, without any effort, without any tension of will, vanquishes himself, master of him-

self and of his words; almost motionless, his hands in his pockets, his back slightly bent, his head upright, his eyes fixed steadily on those he is attacking or against whom he is defending himself—identical processes in his case—careless of effect, he nevertheless makes a startling impression, all the more profound in that it is unpremeditated. The essential traits of M. Clemenceau's character are condensed and revealed in his oratory: his implacable logic, his passion for criticism, the caustic irony which gives singular color and animation to his phrases. It is a harsh and substantial eloquence, of a kind naturally born in opposition, where, indeed, for seventeen years, from 1876 to 1893, it was exercised unvaryingly against a great variety of Ministries, which fell to pieces like houses of cards under the criticisms and sallies of the terrible Radical leader. One of the characteristics of M. Clemenceau's oratory is his extraordinary sobriety in little cut phrases, uttered in subdued tones, which fall still lower to mark the cadence of the periods, the orator reviews and dissects his adversary's arguments one by one. Impassible himself, he lets loose a storm of laughter and interruptions, never pausing himself in his stream of criticism and epigram, save to answer these interruptions by some dry phrase which routs his tormentor. M. Clemenceau's slightest speeches bristle with these retorts, full of apropos, and often of insolence.

"The future will answer you," said M. Fernand de Ramel to him one day, "and we have lost neither faith nor hope." To which M. Clemenceau replied: "As you have preferred your faith and hope, keep a little charity for me."

After constant interruptions in his reply to M. Jaures' recent speech on the organization of the city of the future, he suddenly ceased speaking, waited till there was silence on the Extreme Left, and then remarked coldly: "The city of the future will indeed be inseparable!"

During the same debate he put this unexpected question to M. Jaures: "But you yourself, M. Jaures, what would you do—misfortunes often take one unawares—if one day you became Home Secretary?"

A little later, the following colloquy took place between the leader of the Extreme Left and the Minister:

M. Clemenceau: "There are Soc-

ialists outside your party. You are not the Almighty!"

M. Jaures: "Yes, M. le Ministre, are not even the Devil!"

M. Clemenceau: "As to that, you can't tell."

A little later M. Jaures declared a grand rhetorical outburst: "We renounce our monopoly!" And M. Clemenceau retorted from his seat, in an undertone: "Try to keep that up!"

Another time, when he was constantly interrupted and interpellated by individual members of dissent or acquiescence, he demanded silence, and declared: "You make as much noise when you approve as when you disapprove what I say."

To understand how to rest is of almost as much importance as to know how to work. The latter can be learnt easily; the former it takes years to learn, and some people never learn the art of resting.

It is simply a change of scenes and activities. Lolling may not be resting, sleeping is not always resting; sitting down for days with nothing to do is not restful. A change is needed to bring into play a different set of faculties, and to turn the life into a new channel.

The man who works hard finds his best rest in playing hard. The man who is burdened with care finds relief in something that is active yet free from responsibility. Above all keep good-natured, and don't abuse your best friend, the stomach.

Reflections on Emigration to America

BY COUNT VAY DE VAYAN IN MONTHLY REVIEW

The Count has made a study of the emigration problem. He has travelled on emigrant ships in chapters, endeavoring to bring his readers into the New World from Hungary and has spent most time in the United States. The following is from a long description of a voyage on an emigrant ship.

DURING my stay in different parts of the United States I was astonished to note what a short time was required to transmute the descendants of people who had emigrated from the different countries of Europe, whether from the frozen land of Scandinavia or from the sunny South, from Germany or Hungary, into a new race, which takes a little after all the others, yet at the same time is independent and apart, psychologically and physiologically, as striking in external appearance as in internal qualities.

The population of America is one of the most interesting features of modern times. It is not less interesting to observe how the surplus of Europe was and is carried away towards these new countries. And it is not less instructive to notice how the wave of migration has flowed, beginning first in the British Isles, whence it spread to the North of Europe, especially Germany, and then extended to the East, having now reached the Austrian Empire, whence over 200,000 emigrate yearly. There seems to be a regular ebb and flow: in view of the fact that from Germany ten or fifteen years ago there were over 100,000 emigrants yearly, the number now amounts to only one-fifth of that figure.

If one dared to make a forecast of the future, when the political and economical struggles in the Dual Empire will have been brought to some termination, one would expect that

the tide, at present highest in the Carpathian district, would reflow its indicated course to the eastward, and would find its largest complement in the Balkan States.

The great and uninterrupted flow of population to the New World in the eighteenth and nineteenth centuries, both in respect of extent and of portent, can only be compared with the migration of mankind in the dawn of civilization. Millions and millions have left their fatherland in Europe and have founded new homes on the other side of the globe. It cannot be helped if this migration is sometimes detrimental to the countries or to the individuals concerned. One cannot place impediments on the freedom of the human will. And who knows if it is not in obedience to a higher law, if we may not see the overruling hand of Providence directing the inhabitants of lands peopled only by savages and heathen, to be absorbed into civilized and Christian countries?

This conviction, which must have been felt in the first stages of colonization, has lately been even more emphasized on public occasions by statesmen. President Roosevelt, in his speeches of high moral and ethical character, constantly lays stress on simple life and healthy social conditions, on a strict family bond and the development of the religious sentiment as being the most essential duties of the citizen to uphold, and the strongest guarantee for the welfare of the country.

But President or workman, neither he who holds the reins nor he who pulls, can fail to see that the greater and mightier a country grows, the more necessary it is that its internal life should improve in proportion with its external prosperity.

If the first ambition was to become rich, and the second to become mighty, the third should surely be to become better. Traveling as I did on an emigrant boat, I had special opportunities of understanding that class which forms the greater part of the population, and is still providing millions of new comers. It is evident that for these enormous masses who often lack the primary necessities of life, the first need of existence is to secure a living. All higher aims must come afterwards, and the development of these is the united work of the home, the school, and the church.

Those who have written on America, both foreigners and even more Americans, have been sometimes too hard, and have criticized too severely the roughness of the customs and unpolished manners of the States, they have omitted to take into account the primitiveness of the conditions from which many of the community have emerged.

If on the occasion of my first visit, five years ago, I had become acquainted with all that American civilization and wealth can produce, in the splendor of social life at New York and the refinement of artistic and literary knowledge at Boston, it was not less interesting this time to observe the conditions of the humblest and the life of the laborer. After all, the latter are the nation; the former are only the excep-

tions. Occasions were not wanting when I could admire the life and the qualities of those who have not yet attained to prosperity, who may lack in polish but are not wanting in sterling attributes.

How apt one is to judge people falsely from their appearance without knowing the conditions of their lives, and one hears only too often adjectives applied which are certainly misplaced! How often is the expression "vulgar" used, when "crude" would be better employed, or "pushing" instead of "energetic"; and we don't seem to be aware that the fresh elements which have risen by their own efforts cannot understand and still less appreciate many of those conventions which are remnants of days gone by, and that indolence and sluggishness which still pretends to be high-bred or distinguished.

But I hope to dwell in future papers on all these features merely touched on here. I will now only say that what impressed me most was the capacity of work and production displayed alike by people and land—work in its essence—work as an abstract force—all in short that the word expresses—work displayed as much by the individual as by the community. It is this open and unlimited field, this respect for work, which draws not only the active minds towards the shores of the New Country, but the humblest from the Old World—work which dominates, which is admired as the motive force, work which can raise the lowest of beggars to the greatest height in the social scale—indefatigable work, which has made the United States the leading power of the present day.

Do Your Highest Work To-Day

BY G. F. ZIMMERMAN IN WORKERS' MANAGER

A sermon is preached here that should be taken to heart by every worker. It is a valuable piece of advice, showing the necessity of always doing one's best work day by day, if one is to be ready for promotion, when the chance comes.

SOMEbody asked the bill clerk in our establishment why he was content to remain in a poorly paid position when, by working a little harder and taking a little more interest in the business, he might get into a place that would lead to a salary three or four times as large as he was receiving.

"O," he said, "there's no chance for a fellow to make a bit here; and all the good positions are taken, and wherever there's a prospective vacancy there are three or four fellows waiting to step into it. No, it's a poor chance a fellow has here; so what's the use of killing yourself? I'm not such a fool; I'm just hanging on here until I get something better. I've got my lines out in two or three places, places where there are plenty of good chances for a fellow to start in and dig his way up. Just as soon as I get answers to my applications you'll see me get out of here so quick that it'll make your head swim to watch me. Then, when I get into a good job in one of these other places is when I'll begin to work. What's the use of killing yourself here? There's no chance for you."

How many workers there are who are deluding themselves day after day with some such plea as this! Every office, every store, every shop, has them in abundance—men who are dragging along in their present positions by doing just enough work to hold their jobs, and who look forward to doing no more work than this until they get a "better

chance." And how many there are who fail utterly, fail both in up-building their fortunes and in making characters, for nothing could be worse for the young man, either as regards his material advantage or his character, than to pursue this deadly policy. Deadly it is. It means stagnation; it means the cultivation of the spirit of procrastination; it means the development of impulses that no man can develop and hope to win success. The whisky drinking worker is to be pitied for his weakness, but the man who is "waiting for a better chance" is to be pitied and condemned.

Not that there are not plenty of places where it is a waste of time for a man of conspicuous ability to apply himself to the limit of his powers. It would be foolish for a \$5,000 a year man who temporarily was forced to seek minor employment to put his \$5,000 ability permanently in a house whose total business might not be more than that amount annually. For him there only is one thing to do, to get something better just as soon as he can, devoting more time and thought to the securing of a position adequate to his capacity than to the pursuit of his makeshift position. But \$5,000 men are scarce, and they are not the kind who need to be warned against the dangers of making "waiters" of themselves. A man who can earn \$5,000 a year would not be foolish enough to do so.

It is the man who has yet to make his start—the clerk at \$15 a week,

the salesman, the worker in the minor grades—who wants something better to turn up, and he of all men is the one who least of all can afford so to wait. It is to him that every moment of time is valuable, and he cannot afford to waste one single month treading water in a position which he considers of little value while he waits for something else.

Even if it is a certainty that he cannot better himself by remaining where he is, and if he is certain that the next few months will see him placed with another house where he can make his mark, he cannot afford to rest on the oars while holding the old position. The habit of "soddiering" is a tiresome one, just as is the habit of industry, and he who acquires it will find that it will stay with him long after he wishes to shake it off. Often it will be all that there is to him when he comes into a position that he considers favorable. Then he will find that he is worse off than he was before, for his new employer, judging only from what he sees of him, will put him down as lazy, and this is a hard handicap to overcome.

There is only about one case in a hundred where a worker with a large or moderately sized house is so situated that he cannot make an impression if he really wants to do so. The commonest of common sense should teach a man this. It is the man that the employer is looking for, not the work that he happens to be doing for the moment. It doesn't matter that Jones may happen, let us say, to be copying invoices. If Jones copies more invoices, copies them better, and generally shows that he can do his work better than the others in the same line, his employer soon is going to notice Jones,

and then the first great step for the worker has been taken.

Or if Bill is doing nothing more important than enter packages for shipment in the express book, if he enters them properly day after day, makes no errors, and has all information concerning his work at his fingers' tips when the office comes out to ask for something, Bill soon is going to have a reputation in the house and it won't be long until he is given a try at something better.

On the other hand, if Jones and Bill have applications in two or three other houses and are convinced that there is no chance for them with their present employer, they are going to do their work in a manner which clearly will indicate their attitude of mind and so attract the unfavorable attention of their superiors. Then they will be crossed off the list of those eligible for promotion by having "dead flasher" written after their names.

While it would be madness to say that the young man who constantly keeps his weather eye open for something better was a fool, this epithet is to be applied, and emphatically, to the man who neglects his work because he has prospects of something better somewhere else. He is doomed to failure in 99 cases out of 100. It is the present that counts in the business world. It is the man who counts, not the house he is with or the work he does. The big opportunities run about equal in all houses; the difference hardly is enough to make it worth a man's time to change. A good man will attract attention and win his way anywhere; a poor man nowhere. And one of the first and longest steps towards becoming a poor man is to begin to "wait for a better chance."

Book-Learning Alone Won't Bring Success

SMITH'S WEEKLY

It is not on what a man knows, but on what he knows how to do that his success depends. Book-learning must not be depended on as much as mixed with practice when it is of little value. Examples are given where theory has not squared with fact.

HE was not the kind of man who would command attention by his outward appearance; he did not become more attractive when he began to speak, for he made no pretense to education; but if you spent half a day in his company you would discover that he knew a great deal about most things and that he was one of the cleverest inventors of machinery that you were likely to meet. He had made a fortune and was retiring to private life to enjoy it.

Here was one of the most conspicuous examples of success without education, except such as a man is bound to pick up when he has to work in all countries and deal with many technical problems. His ideas concerning "book-learning" are worth noting; they were given in quaint styles. They are reproduced with modifications that make them, as he would say, a little more ship-shape.

"Book-learning" is not to be despised, but it requires to be well mixed with the cement of practice and experience. The worker who laughs at it is going just as far on the wrong road as the educated expert who smiles at the homely advice of the man who has done some work of that kind before. Unfortunately, the expert often does that, as the following examples will show.

A very large firm of machinery-makers in America wanted to cover a particular piece of land with a huge factory. Money was no great object, so experts were called in to

advise the members of the staff who were acting as a building committee.

It was necessary to remove a small hill, for one thing, and then it was also necessary to know what was to be done on one part of the land, near the river where the ground was marshy. We, the building committee, thought we might be swindled on our contracts unless we had expert advice.

The expert measured that hill, and told us how many loads of dirt would have to be carted away, so we were able to ask for tenders for the work in good style. We admired that man's "book-learning"; we should simply have had the earth carted till the hill was gone; that was all we could do, and here was this man who could tell us almost to a load what was in that hill.

Then he sounded the marshy land, and said that we must drive a pile so long into the ground, and have so many piles to the square foot, and we could build a safe place on that piece of soft land for a storehouse.

We had such admiration for him over that hill that we didn't like to express doubts about the piles, but we felt that it wouldn't do. One of us said so diffidently just at the finish, and he smiled pityingly. So we paid to have the hill carted away, although we felt like dumping the earth right on that marshy spot, and then we drove piles. We drove one out of sight; then another, and then a third! The expert said that we had gone far enough, so we didn't drive any more, but we doubted the

number of piles to the square foot to make sure.

Then we built. It was a heavy building, and some heavy machinery was stored in it. One day it began to slant, and about £300 worth of that building fell over. We had to pay to cart that earth back again to make the land a little less soft.

We didn't question his figures about the hill because we knew nothing about it, and that was the sort of thing that can be worked out in figures; but we did know about the marsh, and he ought to have given some attention to what we said and have ascertained if there was reason for it.

Here in England, while making alterations and installing machinery, something similar occurred. A sort of furnace had to be built, and a firm that was strange to the locality had to do it. Elaborate calculations were made about the foundation, and then a native of the place made a remark. In that part of the country the surface of the ground is practically coal dust for a good depth, and if the foundation was not properly cleared and a concrete bed made there would be trouble. Knowing this, the native began to say that the contractor was wrong, and that he would require a deeper "bed" than he had arranged to have, but the man with the "book-learning" stopped him and wouldn't listen to his pertinent suggestions.

The thing was finished, and, after a few days, the soil was discovered to be on fire. It was not a blaze, but a quiet burning. They had to dig the soil away all round that patch so as to isolate it, or that fire would have spread and spread and nobody

knows what would have happened. A little experience mixed with that "book-learning" would have saved a lot of money.

In France "book-learning" on technical subjects is pushed to extremes. They have rows of figures to tell you this or that, and they don't seem to get things so good as the British, who don't use so many figures, but work on experience. You can see French engineers work out in figures how they ought to build a bridge so as to stand a certain strain; then they will double the strength, and perhaps add a bit to that just to make quite sure. It's after the style of a certain London West-end tailor who charged for clothes on this principle. He reckoned the cost, doubled it, and then called the pounds guineas.

Who can make bridges and machines that have to stand a strain better than the British? Nobody; and remember that it isn't a British subject who is saying it. Now, the British combine experience with "book-learning" in the proper proportions. At least, that's what you have done up to now, but there appears to be a tendency on the part of some of the younger men to do everything by book. They don't like the actual work, although it is an essential part of real technical knowledge.

Get as much of both work and education as you can, and combine them; then you will be second to none in the world. And don't forget to listen to the words of those who have had some experience; examine their statements, and do not despise them because they are not grammatical.

An Unexpected Celebrity

BY ELLIS PARKER BUTLER IN COLLIER'S WEEKLY

Another short sketch by the clever author of "Fagin's Fun." In it Mrs. Figbee presents to the Ladies' Aid Society and with her a little lady once famous and sparkling in a fashionable ballroom.

WELL, you could have knocked me down with a feather (said Mrs. Petheod, fanning herself with her hymn-book) and done it easy, too. There we was, all the ladies of the Aid Society, and most of our men-folks, to say nothing of the children, and the Christmas fair in full blast, when an come Mrs. Figbee with a strange lady that none of us had ever set eyes on before. Everything on the linen table, 'most, was sold, and the apron-table clean sold out, and near all the dolls gone, and the sale a sure success, anyway, and everything had gone off just splendid, and I, being sort of boss of it all, was right happy, and glad the responsibility was off me, and the thing over for another year, when Mrs. Figbee comes up to me and whispers in my ear that this was her friend Mrs. Vindig, dropped into town unexpected, and that Mrs. Vindig had brought her friend Mrs. Tarbro, the authoress, along to town with her, and she would be over in a few minutes, as soon as she changed her shoes, the ones she had on being sew and tight and pinching her feet. "And," says Mrs. Figbee, "I know the ladies would like to meet her, being an authoress."

"Sure enough they will," I says, authoresses being rare in our part of the country. I looked to see that Mrs. Vindig was out of ear-sound, and asked: "What did this Mrs. Tarbro write?"

"Bliss me!" says Mrs. Figbee, "I forget what it was she did write. She writes under an affected name.

What is the name she writes under? Is it 'Beatrice Mills,' or 'Millicent Berse,' or—no— Did you ever hear of a writer that wrote under the name of 'Beatrice' something, or 'Millicent' something?"

"No, I never," I said, true enough; "but Miss Scaggles will know. She is the most literary lady in the Aid Society. You just keep your friend busy whilst I go ask Miss Scaggles." So I went and spoke to Miss Scaggles. It was all in a flutter.

"Miss Scaggles," I says, "do you know of an authoress by name of—of—Bills or—or Meese? Mildred Bills or Beatrice Meese, because she is going to be here in a few minutes, and we want to know something about her, so we can introduce the ladies. It's her affected name, her real one's Tarbro."

"Hum! Haw!" says Miss Scaggles. "I've got a book by a Mildred Bell at home, but whether it's an affected name or not I don't know. You just keep the ladies busy and I'll run home and get it."

So she scooted home and got the book, and come back with it hid under her jacket, and meantime I had circulated around and informed one and all what pleasure was in store for them, in a whisper, and the men straightened their ties and the ladies poked up their hair, and one and all tried to look as if they was literary as possible; which they wasn't.

Well, as soon as they seen Miss Scaggles come back, one and all

crowded around her, crazy to get a look at the book, which was natural; but I ain't been running the Aid Society all these years without learning a thing or two, and I grabbed the book "Ladies," I says, "we won't have no bargain-counter rush around this book; that will give our ignorance away if Mrs. Tarbro drops in sudden. We'll get a screen across one corner of the room," I says, "and we'll put a table behind the screen, and the book on the table, and Miss Scaggles will take charge of it, and you can all come up, one at a time, and get a look at the book." And, I says, "the charge for a look at the book will be ten cents, for the benefit of the Ladies' Aid Society."

Well, no more had I said it than in come Mrs. Tarbro in her old shoes, and a fine-looking woman she was, too. And no more was she in the room than Mrs. Piplaw, who had the first look at the book, passed out from behind the screen and come up to meet the authoress while Mr. and Mrs. Lagget passed behind the screen and gave Miss Scaggles twenty cents. And all the rest stood in line waiting for their turn at the book.

I dare say authoresses get over being overpleased with hearing nice things said about their books, but it did look as if Mrs. Tarbro was surprised to find so many in a country town that had read her book. She showed she was surprised. When Mrs. Figbee introduced Mrs. Piplaw, and Mrs. Piplaw at once said how she had enjoyed reading "Young Sara Minturn," and how she thought the character of "Jim Fither" was the best she had ever met in fiction. Mrs. Tarbro blushed and tried to object, but Mrs. Piplaw wouldn't let her run the book down, and by the time she

had said her say, Mr. and Mrs. Lagget were in line, and they told Mrs. Tarbro how they had enjoyed reading "Young Sara Minturn," and how they thought the character of "Jim Fither" was the best they had ever met in fiction.

Well, the whole lot passed behind the screen and come up, one after another, and shook hands, and said they had enjoyed reading "Young Sara Minturn," and that they thought the character of "Jim Fither" was the best they had ever met in fiction; but before half had done it, I noticed that Mrs. Tarbro had noticed the screen, and how the folks come right out from behind the screen and straight up to shake hands and the more that come up to shake hands and said the same thing about her book, the more surprised she looked, and pleased, and amused. I felt we was doin' the town proud, and then Miss Scaggles—all the rest having come up—she come from behind the screen, and come up and said how she had enjoyed reading "Young Sara Minturn," and that she thought the character of "Jim Fither" was the best she had ever met in fiction. And then, being pretty well posted by that time, I just shook hands with Mrs. Tarbro and told her how I had enjoyed reading "Young Sara Minturn," and that I thought the character of "Jim Fither" was the best I had ever met in fiction. I saved ten cents, but that was right, for it was me that thought of changing for a look at the book. And I felt proud, too. And so did all the ladies and their husbands. And Mrs. Tarbro seemed to be enjoying it too. Then the oil-lamps began to burn out, and smell, like they does when the oil is low, so we went home.

Well (said Mrs. Petheod, putting

down her prayer-book, and fanning herself with her hat), some blame me, and some blame Miss Scaggles, and some blame Mrs. Figher, but how was we to know that Mrs. Tachro didn't write that "Young Sara Minturn" book at all? We done our best. We thought she wrote it, and so we praised it up to her, and I call it spiteful of her to put us in her new book. We would have praised one of the books she did write just

the same way, if we had knowed she had writ it.

Of course the cold chills run up my back when I think what she must have thought as the folks all come out from behind the screen and lined up and praised that "Young Sara Minturn" book, but there is one blessed thought. We took in eight dollars and sixty cents behind the screen, and that is more than this church has spent on literature since I've been a member.

Dawson City After Ten Years

BY OTHIN GUELAC IN *RECORD MAGAZINE*

Ten years have made wonder[ful] changes in the Yukon. A decade ago the site of Dawson City was a wilderness. To-day a modern town stands there, equipped with all the improvements of the late nineteenth century. The article gives an interesting pen picture of a once extraordinary place, which is now merging into the ordinary.

IT is exactly ten years ago that the first strike of gold was made on the Klondike River. In 1896 Dawson City did not exist either as a name or as a settlement. Since then a new territory with a new population, new towns, a political organization of its own, has sprung up on the shores of the Yukon River—a civilization within 300 miles of the Arctic Circle.

What is Dawson City like at the present hour? That is not very difficult to ascertain. The journey to the Klondike that the imagination of the public, full of all the dramatic stories of the rush of '98, pictures still as a succession of hardships and adventures, is to-day nothing more or less than a vacation trip, short, easy, pleasant, and not so very expensive.

From the eastern coast to Vancouver or Seattle one must count five days; from Vancouver or Seattle to Skagway three days; from Skag-

way to Dawson four days at the most. Total, twelve days.

At the end of the twelfth day, if connections are properly made, Dawson City appears suddenly at a turn of the winding river. The chain of high and rugged hills that fringe the eastern bank of the Yukon breaks off to let pass a stream. It is the Klondike River—a name that eight years ago geographers did not condense even to mention. The Klondike is what might be termed a fourth-rate river, in length as well as size; but its mouth spreads out to form a broad flat expanse, where a city can easily find room to stretch and be at ease. In this expanse, not over a mile and a half wide, lies Dawson. On the south side it leans leisurely against a moderate hill at the foot of which flows the Klondike. On the north and east sides rises a big mountain, which falls perpendicular, like a wall, sheer into the

Yukon. That wall is seen long before Dawson appears, scarred as it is with an ugly gray streak of rocks, a scouler, through which a landslide once found its way, burying, so the tradition goes, an Indian village.

At the very foot of this imposing and stony cliff, sheltered by the encircling hills, faced by a similar high wall on the opposite bank of the river, Dawson City has a site that is both roomy and grandiose. It fills it all, from the banks of the river, where the business section has its headquarters to the terrace halfway up the mountain, over to the other bank of the Klondike, where are the "suburbs," a section which is partly manufacturing, partly slums or tenements, with railroad shops, sawmills, factories, breweries, and places of unsavory reputation.

Under the rays of the rising sun, when I landed on the morning of the last day in August, the effect was both pleasing and unexpected to one who for three days had met along the shores of the Yukon nothing but narrow stretches of cleared land, just wide enough for a post of the mounted police, or a woodpile. Nature certainly meant this spot for a city—and a city it is, with its eight avenues running parallel to the Yukon, crossed by as many side streets, according to the checker-board tradition of all towns on this continent. And a city it is in its equipment, its wide-awake business haste, its noisy and crowded thoroughfares. Except for the bank and further down the quaint and stately residence of the governor or commissioner, First Avenue might be mistaken for any avenue along the docks of any seaport. Here are the big warehouses of the North American Trading and Transportation Company, the wharves and offices of

the Yukon and White Pass Steamship Company, the depot of the new railroad, the saloons and eating places, barbershops, clothing stores, fruit and paper stands, jewelry stores, some of them the most luxurious in town, the dance halls, the Orpheum and the Floradora, with their loud and loud display of cheap ornate decorations; further some abandoned shacks, a hotel, a pawnshop, a second-hand clothing establishment, a cigar store.

Dawson City in its business part is indeed a mixture of the New York Bowery and the English seaport. The surprise of the newcomer is to find such large mercantile establishments with such a complete stock and elegant window displays, several immense clothing stores, well-kept and appetizing groceries, with the little fountain running over the vegetable modern and clean meat markets, three or four big booksellers, with all the American and many of the English novels and magazines, photographers, kodak supplies, dressmakers and milliners, who go to Paris for their supplies—so they say. Indeed, Dawson is no longer a provisional mining camp, but a permanent and substantial town. The sidewalks are of wood and in many streets need repair; the streets are swept and watered every morning. They, too, have been neglected of late, the roads to the creeks monopolizing all the attention of the administration. Around this part, the general aspect of the town is typically American, neither beautiful nor artistic, but practical.

My hotel was not as well equipped as some others seen in southern Alaska, but it has rich and almost too luxurious furniture, carpets galore, mirrors, couches, a ladies' parlor—all that is required to make it

in winter, warm and cozy. The meals are good. The company that owns the hotel thinks of building one more modern. Many a European town of 50,000 would find the place modern enough. However, for this continent, it is not up to the requirements of the traveler and in some of its features is painfully "Continental."

As to the residential section, it is both a surprise and a delight for which neither Skagway nor Whitehorse had prepared us. When once you reach Fourth and, of course, Fifth Avenue, you are in the heart of the fashionable town. Simple log-cabins neatly painted, frame houses with sometimes amazing architectural details and colored in white, brown, green or yellow, fresh lawns, little gardens fragrant with pansies and sweet peas, well-shaded piazzas protected by red awnings against a sun that in summer hours overtime, easy chairs and hammocks that speak of Southern comforts—all these dwellings scattered along the foot of the hills, climbing the steep grades, or towering boldly half-way up the mountain, make a most lively, varied, and picturesque background for the prosaic flat section of the town and remind the globe-trotter of some French or German village lying along the slopes among vine-clad hills. Here live all the State officials and business men. However, I have seen on one of these big cabins in the north section of the town the seal of the German Empire, indicating that this modest and primitive frontier dwelling was the home of the Kaiser's representative. Here is the administration building, finished in 1901, at the cost of \$100,000. No capital could wish a more adequate and imposing structure for its general offices. Within a stone's

throw are three of the four churches, the clubs, one of the hospitals, the public school, the athletic association, the skating rink, the Carnegie Library, the Masonic Hall, and the Arctic Brotherhood (a recent secret society founded up there by the Alaska and Yukon explorers.) The Carnegie Library, a pretty \$25,000 building with a cozy reading room and extensive circulating library of 5,000 books, is a wonder. All the American and English reviews and magazines are here to be had.

Life in Dawson is not more monotonous, in fact is more exciting, than in cities five times its size. This city is the distributing centre and the main city, as well as the capital of the Yukon Territory. It is the terminus of an important line of steamers running up the river and carrying an enormous amount of freight and passengers to the newly settled and prosperous gold fields of Nome and Fairbanks.

A railroad which cost about \$10,000 a mile to construct runs twice a day from Dawson to Grand Forks, and will be extended still further; a stage runs every day to all the other creeks.

Tourists, as well as miners, capitalists, and prospectors, flock every year to the city. By common consent the year 1906 has seen more tourists than ever, and one single hotel received since June as many as 550 of them.

People here read a good deal; the Carnegie Library contains more books than could be read in a life time, and many a French town of 50,000 would be glad to have as good a chance of French fiction as Dawson City can boast of. There is, of course, a large French-Canadian element, including many of the officials. A local book dealer ships in every

week a thousand papers and magazines. Some of the New York magazines come in by the hundreds.

Dawson has two papers—one morning, one evening paper, equipped with hootypes and the owner showed me with pride, one of them having been carried over the ice at a cost of \$10,000. Their circulation is not tremendous—about a thousand copies. They crash every steek in the Territory.

Social pleasures are here more numerous than in many communities further remote from the Arctic Circle. The people seem to have made up their minds that life is too short to spend it in asceticism. Then the long winter months without sunshine are pretty hard to bear without diversion. So they all have a "good time." The miners have their saloons, of course, and their dance halls, the latter being a popular feature and fixture of all the mining

towns. There every night a man may, for the sum of one dollar, have the honor of one dance with such specimens of feminine beauty and distinction as the managers can provide. The spectacle of a clumsy solitary couple—a miner, with his hat on his head, whirling around on the deserted floor with a woman, while an orchestra in shirt sleeves—feet on the railing—plays a popular tune and a crowd of idlers looks on, would be melancholy were it not so comical. Here it is that many a small fortune of gold dust and nuggets has been squandered in one night by a miner who, after months of toil, needed diversion and got it.

The society has other pleasures; bidge, of course, rages violently. Afternoon teas and gatherings on the piazzas are always in order, dances are frequent. The very night I arrived, a church fair was taking place.

I believe success in life is within the reach of all who set before them an aim and an ambition that is not beyond the talents and ability which God has bestowed upon them. We should all begin life with a determination to do well whatever we take in hand, and if that determination is adhered to with the pluck for which Englishmen are renowned, success, according to the nature and quality of our brain, is, I think, a certainty. The first step on the ladder that leads to success is the firm determination to succeed; the next is the possession of that moral and physical courage which will enable one to mount up, rung after rung, until the top is reached.—Lord Wellesley.

The Guggenheim Family Combination

BY DAVID FERGUSON IN WORLD MAGAZINE

The combination of the firm of M. Guggenheim's firm of New York is voluntarily assuming a loss of \$1 million and a half dollar rather than see their association suffer. It has brought this remarkable combination of seven brothers into prominence. They are as skilled as miners and engineers and are at present turning their energy to the development of the Alaskan gold fields.

WHEN a group of Wall Street men voluntarily assume a loss of \$1,500,000, most of which could have been shifted upon others without violating the Street rule of business, there is something remarkable about them, especially when the group is composed solely of brothers.

It will be many a day before the financial district gets through talking about the Guggenheims for insisting upon shouldering the total loss of a venture in which they had many outside partners. With the cynicism with which Wall Street men view everything they doubted the good faith underlying the Guggenheims' action—that is, the portion of Wall Street which does not know the brothers. Those who know them intimately accepted the matter on its face value. They had been surprised before by things of the same sort done by the Guggenheims.

But, by this time, pretty much all of Wall Street knows that the Guggenheims took the million and a half dollar loss simply in obedience to the family's code of business honor, not Wall Street's. They have a peculiar record. Never in their business history has any outsider who joined them in a venture suffered a dollar's loss. To keep that record intact cost them a million and a half, but they deem the money well spent.

The Guggenheims are remarkable folk from the Wall Street viewpoint for many reasons. The outsider is regarded as the legitimate, natural prey of the insider. The ordinary

motto is: "Do him as early, as late and as often as you can." But that isn't the Guggenheim way.

There are seven brothers of them, and by many they are regarded as the greatest family of money-makers the country has ever produced, not even excepting the Rockefellers. In fifteen years they have built up an aggregate fortune which may be as little as one hundred millions or as great as five hundred millions. In the Rockefeller family John D. is known to be the great money-maker, William and the others merely trailing along and benefitting by his genius.

In the case of the seven Guggenheims each one is a money-maker, but they work as a unit. It is as if the genius, skill and industry of seven men were merged into a single man. There are seven intellects, seven sets of experience, seven bodies all working in absolute harmony and perfect union; each trained by an expert in the craft of making money.

It is a combination that has worked wonders, and prophets say that the marvels to come will exceed those of the past in manifold ways; that the combined Guggenheim wealth will some day make the combined Rockefeller wealth look like a pittance.

The Rockefellers deal in oil. The Guggenheims deal in gold, silver, copper and lead. To-day they are the greatest producers of silver and lead in the world. When their plans in Alaska have been perfected, which will be a matter of years, it is the

prediction that they will be the greatest producers of gold in all the world. In copper they now rival the Amalgamated, the largest single producer of that metal in the world.

These seven men are extremely modest, almost diffident. They lay no claims to business or financial greatness themselves. Whatever they are or have accomplished they say is due to their father. He was a wonderful old man, Meyer Guggenheim, and the brothers bury their own identity by calling themselves M. Guggenheim's Sons. That is the title of their business and family co-partnership. They mean it to be a monument to the one who made their own successes possible.

It was Meyer Guggenheim's wish that his boys should always stand or fall together. He had a novel way of showing them the truth of the old saw that in union there is strength. One by one as they grew to manhood and were ready to embark in business, he would produce a bundle of fairly stout sticks or pieces of wood. Taking one he would give it to the boy and tell him to break it. The son would break it over his knee with ease. Then the old gentleman would take seven sticks, tie them firmly together and, handing the bundle to the boy, would say:

"Do your best to break that."

Try as hard as he would, not one of them was ever able to break the seven sticks. In that simple way the father made the sons see the advantage of standing together and facing the world with a united front, and it was a lesson that none of them has ever forgotten. He had other pieces of advice, and the chief one was:

"Get money, but don't try to get it by walking over the graves of your fellow-men."

Perhaps that piece of advice had something to do with the notion of the Guggenheims in assuming all of the million and a half dollar loss a week ago. Had that venture yielded a profit, however, their partners in the project of underwriting the shares of the Nipissing Cobalt mines would have shared in the gains.

The sons venerate the father's memory because of the tremendous fight he made against almost overwhelming odds. Meyer Guggenheim came to this country as a poor boy of nineteen in 1848. He came on a sailing ship, and landed in Philadelphia. To support himself he travelled on foot about the country around Philadelphia peddling all sorts of things, carrying a heavy pack on his back. He was a prodigious worker, and frugality was his watchword. Slender as his earnings were, he saved something, for he had a great ambition. On the ship which brought him to Philadelphia was another passenger, a young girl named Barbara Myers, who came from his native town, Langman, in Switzerland. His ambition centred in that girl.

Meyer Guggenheim was brought to this country by his father, a widower. Barbara Myers was accompanied by her mother, a widow. Soon after their arrival, the elder Guggenheim and the Widow Myers were married. It was the ambition of Meyer Guggenheim to make Barbara Myers his wife, and he did so in 1852.

On June 7, 1854, the first of seven sons, Isaac, was born. Then came Daniel, on July 8, 1856; Harry, on Aug. 12, 1858; Solomon, on Feb. 2, 1861; Benjamin, on Oct. 26, 1865; Simon, on Dec. 27, 1867; and William on Nov. 6, 1868. There were three daughters also.

In his peddling expeditions the elder Guggenheim met a man who had

a receipt for the manufacture of stove polish, and who wanted to sell his secret. Meyer Guggenheim deliberated a long time before he decided to buy. The sum involved was trifling, but to the peddler it looked very large. He finally bought the receipt, and in a small way began the manufacture of stove polish. That was in 1859. He prospered and the business grew. Then as a side issue he imported lye for use in the making of soft soaps. That helped to swell his income.

It had long been his hope to some day import to this country the laces made by the peasant folk of his native village in Switzerland and build up a market for them in this country. The importation of lye had been most profitable, and his business grew to such proportions that he formed the American Lye Company, and then he engaged in the spice business with Charles H. Graham, of Philadelphia, and made more money.

In the late 'sixties he was in shape financially to embark in the business he had dreamed of. He began by importing laces, but was soon dealing in all kinds of embroideries, and in a few years his firm became known all over the United States.

After that he was always on substantial ground financially, but his active mind, always on the alert for new avenues of business endeavor, led him into many ventures. One of these chance transactions was the accidental cause of his family becoming the greatest mine owners, developers and smelters in the United States, if not in the world.

In the early eighties he loaned money to a man who owned mines at Leadville, Col. The venture went to smash, the mines were sold under foreclosure and much to his regret,

Meyer Guggenheim became their owner. He sent one of his sons to Colorado to look the properties over, and the young man became imbued with the idea that the mining industry could be made most productive. Soon there were two mines owned by the Guggenheims in effective operation, the A. Y. and the Minnie.

Gradually Meyer Guggenheim extended his mine holdings, being one of the first to take American capital into Mexico to develop that country's mineral wealth. The three younger sons—Benjamin, Simon and William—were put in charge of the mining ventures, and then smelters were built, first one and then another, until there was a chain of them throughout the West. These were subsequently brought into one concern—the Philadelphia and Pueblo Mining Company.

In 1889 Mr. Guggenheim decided to move his business and family to New York, and the firm of M. Guggenheim's Sons was formed and took charge of the embroidery business. All of the sons as they reached maturity, were given a practical business education under the immediate direction of the father. Each one served a period of time in the embroidery business, was sent abroad to learn the languages by actual contact with the people of different European countries, and then had to serve an educational period in the mines and in the smelters. In this way all seven not only absorbed the rules of business conduct which the elder Guggenheim laid down, but obtained a practical knowledge of mining and smelting.

In the middle nineties the mining and smelting properties had become so extensive that it was decided to abandon all other business interests, including the embroidery firm, and

concentrate upon the industry that was heaping up millions for the family at an astonishing rate. Meyer Guggenheim retired, and for several years prior to his death in March, 1905, had taken little or no active part in the management of the family possessions.

Though he says it is nonsense, the other six brothers declare that the genius of the family is Daniel Guggenheim, the second son. He says the other six have done quite as much as he in enlarging and developing the family interests.

The brothers have their offices on the eighth floor of No. 71 Broadway. They work in one big room in the rear of the building, overlooking the North River. They have desks a few feet apart.

Nowadays there are only four of them there all the time. Simon has made his home in Colorado for several years, but comes east frequently to consult with the others. It was found necessary some time ago to have a member of the family resident in the West to be in closer touch with the various smelting interests. Simon had made a specialty of that industry and he was selected for the place. He will soon be taken out of all active participation in the business affairs of the family as the Republican Legislature of his adopted State at its coming session will elect him United States Senator. He intends to retire from all corporations of which he is an officer before going to Washington.

The four brothers who are in the offices at No. 71 Broadway every business day in the year are Isaac, Daniel, Murray and Solomon. Benjamin's specialty was mining machinery, and he was President of the Mining, Machinery and Power Company. This corporation was recently

absorbed by the International Pump Company, of which he is now chairman of the board. William, the youngest son, for a long time looked after the Mexican mining interests of the family, but is not now active in the work.

Because of his exceptional executive ability Daniel Guggenheim is President of the various large corporations the family owns. Every day there is a consultation of the brothers at No. 71 Broadway, at which they discuss every matter of importance that has come up in the previous twenty-four hours in their business affairs.

It was one of Meyer Guggenheim's laws that the majority should rule in all questions, and this has always been binding upon the sons in their discussions of business procedure. No step of importance, like the purchase of a new mine, the erection of a new smelter or any other venture is taken until each brother has presented his views. Then, whatever the majority decide upon is agreed to by all. The lesson of the seven sticks, as taught by their father, prevents disagreement or failure of brotherly cohesion.

All around the offices of M. Guggenheim's Sons are the offices of the various corporations they control, those of the American Smelting and Refining Company being on the same floor. In this way the brothers are always in close touch with the executive heads of the different concerns, and during the day they are constantly being consulted by mining experts, geologists and others.

One of the rules of the brothers is to employ the ablest talent they can find the world over. When they decide that a certain man is needed by them they fix practically no limit on the salary to be offered him. As

a result of this policy they have a number of men in their employ whose salaries are "at the President of the United States."

Their chief mining engineer is John Hays Hammond, who is regarded as the greatest expert in his particular calling in the world. His salary is said to be \$105,000 a year, or twice that of President Roosevelt. A. Chester Hentley, assistant general manager and engineer, is reported to have a salary of \$65,000 a year. In all the various departments of their many interests they have the best men that money can hire, the result being an organization of human machinery that is one of their greatest assets.

It has been their rule to never place on the market the shares of a company until it has proved its worth. The result of this practice is that the stock of practically every Guggenheim corporation listed on the Stock Exchange sells at par or better.

The Guggenheim Exploration Company, which takes hold of mines and develops them, has \$25,000,000 capital. The stock sells at \$335 a share, making the market value of the capital stock a trifle more than \$81,000,000.

The American Smelting and Refining Company has \$100,000,000 capital stock, half common and half preferred. The common sells at 150 or more, making the \$6,000,000 actually worth \$75,000,000. The preferred sells at 115, making the market value about \$7,000,000. The actual value of \$100,000,000 is therefore \$132,000,000.

The American Smelters' Securities Company has \$47,000,000 preferred and \$30,000,000 common stock. This stock is not dealt in actively, nearly

all of it being held by the Guggenheims and their close associates.

In these three companies they have a majority of the stock. They control many others, however, chiefly the Federal Mining and Smelting Company, the Utah Copper Company, the Nevada Consolidated Mining Company, the Yukon Consolidated Gold Fields Company and the Continental Rubber Company.

The recent craze on the part of the public to buy stocks in mining companies is regretted by the Guggenheims. They have had wider experience in dealing in mines than any other group of men in the country, and their opinion, based upon that experience, is that only one mine out of three hundred of the kind offered to the public for investment or speculation is a success. They regard dealings in the average mining stock as simply blind gambling, with the chances all against the public.

Even with the trained body of experts by whom they have surrounded themselves, they have sometimes purchased mines that proved after failures, though the purchases were not made until their own experts had examined the properties and had made the most skilful investigations that knowledge and science could devise.

Men who know the secrets of the Guggenheims assert that they never speculate in stocks, but operate their companies regardless of the ups and downs of the stock market. They get their profits from what is taken out of the ground and from the earnings of their smelters.

The Guggenheims now have two tremendous propositions on their hands. One is the development of the Alaskan gold fields on an extensive scale with adequate transportation facilities and modern mining machinery. They believe that Alaska

will become the greatest mineral producing part of United States territory, but because of the physical difficulties it will be a rich man's mining camp. Enormous expenditures of money will be necessary before the development can go ahead on a scale commensurate with the natural wealth of the country.

They regard Alaska as being now in the position of California half a century back, when the pioneer miners supposed they had exhausted with pick and shovel the treasures of its gold fields. Under primitive methods Alaska has yielded \$100,000,000, and the Guggenheims believe that, with scientific treatment, its gold fields will produce many times that amount.

In the rough their Alaskan plans call for the building of railroads and smelters and the establishment of modern mining towns. They have acquired large interests in the territory and work is now under way developing them.

It's a far cry from Alaska to the Congo Free State in Africa, but the Guggenheims have joined with Thomas P. Ryan to develop the mineral wealth of many thousands of acres in that country. Mr. Ryan recently obtained concessions from King Leopold of Belgium for the rubber and mineral products of an immense region. Because of their exceptional organization of mining experts and the fact that they are heavily interested in the rubber industry through the Continental Rubber Company, which they control, the Guggenheims were invited to join in the Congo enterprise and accepted. The Congo

plans have not yet been worked out, but it is the general purpose to introduce American business methods, American men and American machinery to get at the natural wealth of the country.

With interests in Alaska, in the Congo, in Mexico, and in nearly every State in the Union having mineral wealth, the Guggenheims are never too busy to see anybody with a legitimate reason for calling on them. They are all plain, simple, democratic men. They have no use for the tricks of the modern financier. They go on the theory that the smallest stockholder in any of their companies is as much entitled to know what is going on as the largest, and is also entitled to his pro rata share of all profits. In the mining industry they occupy much the same position that James J. Hill does in the railroad world.

All of the seven brothers are married and all except William, the youngest, have children. The sons of the elder brothers have been put through the Columbia School of Mines, and some of them are already in harness in the mining country learning the practical end of that business and of smelting. The sons of the younger brothers will be put through the same course as rapidly as they grow up. The same business precepts which Meyer Guggenheim handed down to his sons are being taught to those of the third generation.

These are the facts which cause some of the prophets of Wall Street to predict that in time the Guggenheim wealth will exceed the Rockefeller millions.

The Waste of a Great City

BY JOHN M. WOODEBURY IN SATURDAY EVENING POST

Mr. Woodbury is a commissioner of street-cleaning of New York City and his article gives a somewhat descriptive of the methods employed in that city to dispose of refuse. The refuse is divided into three classes each of which is treated differently.

THE term waste, while apparently a statement of fact, is entirely inaccurate, for there is no such thing as waste. Matter may change its form, but it never can be destroyed, and while the usefulness of these materials may not be recognized immediately, yet the possibilities of further service remain, whether as to retention in unaltered form for remanufacture, as in paper, or in the changed form of heat, power and light, they all hold values which are recoverable.

Up to the year 1902 it was the custom in New York City finally to dispose of the rubbish and ashes mixed together by dumping them into the sea. This was an absolute waste of these materials. The separated household or table refuse was recovered in the reduction plant at Barren Island. At present writing, the oils and fats are recovered from the garbage at this reduction plant and the residue made into a fertilizer; while the ashes, separated again, are placed upon the outlying lowlands near the city, and the rubbish which can be recovered for remanufacture is sold and the remainder in part burned, by which burning the Williamsburg Bridge and the adjacent plazas are lighted, the waiting-rooms heated and the air-compressors for work upon the structure driven.

We separate the wastes, for the sake of handling, into three characters of material, as already described—garbage, ashes and rubbish—and taking up these three materials in

the order in which they are named, we will discuss what is being done with them in New York and what the possibilities of future handling are along these lines.

First, the garbage. This material, if left, soon undergoes a chemical change of a fermentative order, which renders it exceedingly obnoxious to any one, and its prompt and efficient removal from its surroundings must be accomplished certainly every twenty-four hours. This is particularly true during the summer months. First, the garbage is collected in water-tight steel carts from the galvanized sheet-iron cans in which the householder is required to place it, taken to the waterfront and loaded upon scows, which are towed to Barren Island.

When it lands on the scow the contractor's employees trim the material, and also cull such refuse as may be harmful to the machinery, such as cans, metal, broken dishes, etc. The scows leave the dock immediately on loading and are towed an average distance of twenty-five miles and a half to Barren Island, located a mile and a half within the entrance to Jamaica Bay. The factory is located on the northernmost end of the island, with a water-front of about 500 feet, which is necessary not only for the handling of the material, but for the receipt of coal and the shipment of fertilizer, filler and grease. The greater part of the fertilizer or tankage goes to Southern points, where it is mixed with phosphate for

use in the cotton belt, as it seems to be particularly adapted to the soil in that portion of the country.

It is shipped in bags which are placed on board schooners in about 500-ton lots. The grease is barreled at the plant and shipped generally to Europe, where it is refined and utilized. This garbage grease is called common soap grease and brown grease in the trades, and is sold on a sliding scale, which is governed by the price of tallow.

The method of reduction is roughly that of treating this material in large retorts or digesters, with live steam, for about eighteen or twenty hours. This is sufficient to break up the cellular structure in animal or vegetable tissue enough to permit the fats and oils to escape. The entirely liquid material is then run off into tanks and the more solid portion subjected to pressure. The oils and fats rise to the top and are skimmed off and recovered. The residue or tankage with the compressed cake is made into fertilizer.

An interesting fact in connection with the handling of this material is that the city of New York disposes of about fifty tons of condensed fruits of varying character per day. This material contains no grease and no value that are recoverable by this process of reduction, but it does contain alcohols, flavoring extracts, citric and tartaric acid, etc., which are of great value. A very large chemical house is at work at present upon a method of distillation, which will make use of and recover these products. This simply means a further separation and utilization, the tendency being to resolve into its component parts this type of material, so that the values in each of its units may be recovered.

The ashes and rubbish of the city,

mixed together, were all, practically towed to sea and dumped up to May, 1902, the ash and the heavier material helping to foul the harbor and shoal the channel, while the rubbish and lighter wastes floated in to decorate the beaches. This was a great nuisance to sea-bathers every summer. In 1902 this sea-dumping was stopped and it has never been returned to, with the exception of a short period in 1906, when the destruction of the only existing plant at Barren Island by fire rendered it necessary to tow the garbage wastes to sea and there dispose of them for lack of any other method of final disposition. Nothing of the waste of New York City is now thrown into the sea. It is well known that ashes make the best land fill upon mud flats or any soft bottom. They form a mattress, which does not sink through the mud, as is the tendency of heavier material, and create no mud wave such as follows the dumping of cellar dirt or rock.

All the ashes, rubbish and street sweepings are disposed of upon land fill, the material from Manhattan and The Bronx being hauled to the waterfront, and towed in scows from the dumps to Riker's Island and to various other points where it has been placed upon fills behind bulkheads. Land has been made in this way at Newton Creek, Tremley Point, Shooter's Island, Staten Island, Weehawken, Cromwell's Creek, Newark and Mamar, N.J.

The well-known value to the commerce of the city of New York of the stoppage of sea-dumping, which was all too surely filling and fouling the harbor, it is not necessary to discuss, while the placing of the ashes, street-sweepings and rubbish behind cribs for land fill has produced eighty acres of land owned by the

city and a large amount of land owned by private individuals.

The possibilities of this reclamation are boundless. The lowlands on Jamaica Bay afford an unlimited supply of dumping ground. This fill, in connection with the dredging for the proper channels, would produce thousands of acres of land with dock frontage, whose value would be millions of dollars.

Prior to 1904 the ashes, street-sweepings and rubbish of the borough of Brooklyn were collected and hauled to what were known as land dumps, except in one instance, where they were hauled to the river-front at the foot of Gold Street and loaded on a scow. The land dumps were scattered on the periphery on the land side of the borough of Brooklyn. It was recognized by the Department of Final Disposition several years before that the land dumps were rapidly disappearing and that it would be but a comparatively short time before all the available dumps (that is, available for wagon haul) would be filled up, and the city would be put to an enormous expense in increased haul, number of carts, horses, drivers, stable accommodations, etc., in order to continue the land-dump system. A further extension of the scow system was not practicable, as the water-front in Brooklyn is owned by private parties and not by the city, and it was found impracticable to secure a sufficient number of dumping berths.

On the twenty-eighth of July, 1903, a five-year contract was entered into with the American Railway Traffic Company for the final disposition of all rubbish, ashes and street-sweepings collected in the borough of Brooklyn. Through the operation of this contract all this waste is hauled by the electrical trolley system.

This material is collected from the houses by carts and delivered to various stations upon the trolley lines.

In order to determine the location of the receiving stations, the populated portion of Brooklyn was divided so as to be covered by thirteen circles each of a mile radius and the collection station was located as near the centre of this circle as was practicable.

These stations are of two types. The one at Thirty-eighth Street and Fourth Avenue and the East New York Station are what is known as the hopper type. The character of the ground at these points permits the carts to drive into an upper storey of the building and dump the loads into hoppers which are sunk in the floor. The entire upper portion of the building is enclosed to prevent the escape of dust. Patent dumping-cars are run under these hoppers and the cars loaded by releasing the bottoms of the hopper. These cars are then run out over the trolley lines of the city to the lowlands near Coney Island.

The remaining eleven stations are of the bin type. The carts drive in from the street on a level and dump into steel bins, which are practically seven-foot cubes and have a capacity of nine and one-quarter cubic yards. The weight of one of these bins will run when loaded from five to eight tons, depending upon the character of material. After being loaded upon the cars the bins are covered with a close-fitting canvas cover to prevent the escape of dust and refuse. The car is then taken over the trolley lines to the dumping ground.

In order to avoid annoyance in the neighborhood the stations are as tightly closed in as is practicable, and except in freezing weather the

loads of ashes are sprinkled by a jet spray while the load is being dumped.

The average haul of the trolley cars from the receiving stations to the dump is ten miles, making the round trip for the car twenty miles. The magnitude of the work can be better understood by the statement that the railway company is each year transporting 1,000,000 yards of material at an average of ten miles.

During the time this method of removal of refuse material has been in operation, about eighty-five acres of sunken land have been raised to the grade of the surrounding country and made good taxable area, whereas before it was of little or no value, except as a mosquito-breeding ground.

By this arrangement the borough of Brooklyn has been given a daily collection instead of a bi-weekly collection and is placed on the same footing as the borough of Manhattan.

In the boroughs of Manhattan and The Bronx the city yearly collects and disposes of about 1,640,000 cubic yards of light refuse or rubbish, all of which is burnable and has about the fuel value for steam purposes of green sawdust. It consists of every describable article of household waste. This material was formerly loaded on scows, mixed with ashes, and dumped into the sea, where, being light, it easily floated in, on to the beaches along the Long Island and New Jersey shores, where its presence in past years caused great complaint. In 1902 the simple destruction of this material was begun at an incinerator located at Forty-seventh Street and the North River. This simple destruction is satisfactory from both a financial and a sanitary point of view. Very soon an attempt was made to utilize the heat derived from this combustion for purposes of steaming, and,

in 1903, a small electrical plant was installed for the lighting of one of the stables of the department and of the docks and piers in that vicinity.

In 1905, the idea of economically using the rubbish wastes to light municipal structures and buildings being beyond the experimental stage, a plant was constructed beneath the Williamsburg Bridge, where daily 1054 cubic yards of light refuse are destroyed. During the night the heat is used to generate electricity to light the Williamsburg Bridge and approaches, and in these hours 350 indicated horse-power can be developed per hour. The material handled at the DeKalene Street plant is about one-fifth of the total output of the boroughs of Manhattan and The Bronx.

When all the lamps are carried by the plant and are an active use there are 150 2050-candle-power arc lamps, of which 143 are on the structure and the remainder in the buildings. There are also about 767 15-candle power incandescent lamps, three electric motors and about twenty electric heaters.

The possibilities of the extension of this system of using the rubbish wastes of the city for power, light and heat are very great. In connection with the Department of Bridges calculations have been made which determine the amount of electricity necessary to light and turn the draw-bridges over the Harlem River. There are six of these which are movable, and one, the Washington, which is fixed. The production of this amount of power and light from the rubbish wastes is perfectly possible, and two designs of plant have been laid out—one idea that of a central station from which all of the bridges may be lighted and operated, and the other of several separate smaller plants.

The difficulties of operating one large central plant are, first, the increased length of haul of the material to the plant, and second, the inability to enter upon the conduits which carry the electric light wires in New York City. Two hundred and fifty horse-power per hour is lost in simply burning rubbish at the plant at the foot of Forty-seventh Street, which readily could be used for lighting and heating the schools within three blocks.

There has also been designed for section at the foot of Twenty-ninth Street and the East River a plant which would be capable of lighting and heating and supplying the power for elevators for the new Bellevue Hospital. This would practically make use of all the rubbish of the Borough of Manhattan.

The operation of these plants and the use of this power would not only be a saving to the city of the amount of fuel necessary to produce the light and power, but also a saving of thirteen cents per cubic yard on every load of this material that was formerly thrown into the sea.

The sorting of the rubbish is a source of considerable revenue to the city, for valuable rubber, old garments, rags, and various grades of paper are found in it. The sorting and removal of this material are let to a contractor who keeps a force of workmen constantly picking over the refuse, all that is available being removed and packed for shipment. With the earlier methods of refuse disposal the revenue from this form of salvage was not large on account of the impossibility of properly going through all of the material received, as it was dumped directly in carloads from the docks into the sewers; but with the installation of

an apron conveyor at the Forty-seventh Street incinerator it was at once demonstrated that very large quantities of useable material can be sorted out when it is thus elevated slowly past the sorters, who are thereby enabled to examine carefully all of the refuse. By this method of sorting an average of sixty per cent. by volume of the entire receipts is removed by the trimming contractor, for which the city receives \$1.50 per ton.

The trimmers stand on four small platforms on either side of the conveyor adjacent to the division wall, where the conveyor is about ten to twelve feet above the floor. Between these platforms are light wooden bins into which the various classes of material are thrown and thus kept separate. The bins have openings at the bottom from which the sorted material is delivered to the floor for packing. The facilities for the trimming do not take up much room.

The furnaces at Forty-seventh Street and Delancey Street have proved satisfactory, the waste material burning rapidly and completely, with no smoke or offensive odor from the stacks. A high temperature is generated continuously in the furnaces, so that no trouble is experienced with the draft from the opening of the feed-holes—the draft, in fact, being in excess of the demands, on account of the tall stacks. The furnaces are periodically stocked by means of long bars, so as to turn over the burning material and sift out the ashes.

It is impossible, in the light of this experience, that the City of New York should ever return to the archaic method of disposing of these materials, which are not wastes in any true sense, by throwing them into

the sea. The question of the burning of the rubbish wastes is one which comes widely before every city in this country that maintains a street-cleaning department. The cities which are supplied with an overhead trolley system can very well simplify the matter of collection of ashes, street-sweepings, garbage and sub-

bish by making the electrical trolley do the work where the haul becomes too long for a horse.

If the city should own the trolley line, instead of the trolley line owning the city, it would be perfectly possible to supply the fuel for this collecting and hauling, and thus make one hand wash the other.

The Kingdom of Light

BY GEORGE SEBASTIAN FECK IN PUTNAM'S MONTHLY

Mr. Feck is General Counsel of Chicago, Milwaukee & St. Paul Railway Company, who has recently retired from the presidency of the American Bar Association. The following address, prepared for the entertainment of the Chicago of the city and the State, was delivered before a small organization called the Phantasi Club, which meets every month at Phantasi in Lake in Wisconsin.

IT IS not for me to enter the domain of religion, nor to tread upon ground occupied by men who have been specially called to the work. I speak only of the life that now is; how its highest compensations can be won, its rewards, if you please, attained; its sorrows mitigated, and its joys increased and multiplied.

And this is the lesson that I would give: Dwell in the Kingdom of Light. And where is that Kingdom? What are its boundaries? What cities are builded within it? What hills and plains, and mountain slopes gladden the eye of its possessors? Be patient, my fellow Phantasi. Do not hasten to search for it. It is here. The Kingdom of Light, like the Kingdom of God, is within you. And what do I mean by the Kingdom of Light? I mean that realm of which a paint old poet sang these quaint old lines:

My mind to me a kingdom is,—
Such perfect joy therein I find,
As far exceeds all earthly bliss

I mean that untriable commonwealth which outlives the storms of ages, that state whose armaments are thoughts; whose weapons are ideas, whose trophies are the pages of the world's great masters.

The Kingdom of Light is the kingdom of intellect, of the imagination, of the heart, of the spirit and the things of the spirit. And why, perhaps you are asking do you make this appeal to us? How dare you intimate that we are not already dedicated to high purposes, and enrolled among those who stand for the nobler and better things of human life? Take it not unkindly if I tell you frankly that a little plainness of speech will not hurt even such as we. All experience has shown that it is at our age, or thereabouts, that men are most prone to grow weary. It is not in the morning of the march, but in the afternoon that soldiers and it most difficult to keep step with the column that follows the colors.

I have appealed to you for what I have called the intellectual life. By

the intellectual life I mean that course of living which recognizes always and without ceasing the infinite value of the mind; which gives to its cultivation and to its enlargement a constant and enduring devotion; and which clings to it in good and in evil days with a growing and abiding love.

The Kingdom of Light is open to all who seek the light. This may appear a mere truism, since every one admits the superiority of the mental over the physical nature. But that is where the danger lies. All admit it; but how few act upon it! How many men and women do you know who after they have, as the phrase goes, finished their education, ever give a serious thought to their mental growth? They have no time, no time to live, but only to exist. Do not misunderstand me. I do not expect, nor do I think it possible, that the great majority of people can make intellectual improvement their first or only aim. God's wisdom has made the law that man must dig and delve, must work with his hands and bend his back to the burden that is laid upon it. We must have bread; but how inexpressibly foolish it is to suppose we can live by bread alone.

Granting all that can be claimed for lack of time, for the food and clothing to be bought, and the debts to be paid, the truth remains—and I beg you to remember it,—the person who allows his mental and spiritual nature to stagnate and decay does so not for want of time, but for want of inclination. The farm, the shop, and the office are not such hard masters as we imagine. We yield too easily to their sway, and set them up as rulers when they ought to be only servants. There is no vocation—absolutely none—that

cuts off entirely the opportunities for intellectual development. The Kingdom of Light is an especially delightful home for him whose purse is not of sufficient weight to provide a home elsewhere, and a humble cottage in the Kingdom can be made to shine with a brightness above palace walls. For my part I would rather have been Charles Lamb than the Duke of Wellington, and his influence in the world is incalculably the greater of the two. And yet he was but a clerk in the India House, poor in pocket, but rich beyond measure in his very poverty, whose jewels are not in the goldsmith's list. The problem of life is to rightly adjust the prose to the poetry; the sordid to the spiritual, the common and selfish to the high and beneficent, forgetting not that these last are incomparably the more precious.

Modern life is a startling contradiction. Never were colleges so numerous, so prosperous, so richly endowed as now. Never were public schools so well conducted, or so largely patronized. But yet, what Carlyle perhaps too bitterly calls "the mechanical spirit of the age" is upon us. The commercial spirit, too, is with us, holding its head so high that timid souls are frightened at its pretensions. It is the scholar's duty to set his face resolutely against both.

I can never be the apostle of despair. The colors in the morning and the evening sky are brilliant yet. But I fear the scholar is not the force he once was, and will again be when the twentieth century gets through its carnival of invention and construction. We have culture; what we need is the love of culture. We have knowledge; but our prayer should be, "Give us the love of knowledge." It may be wrong, but

I sometimes wish Nature would be more stingy of her secrets. She has given them out with so lavish a hand that some men think the greatest thing in the world is to persuade her to work in some newly invented harness. Edison and the other wards of science have almost succeeded in making life automatic. Its chord is set to a minor key. Plain living and high thinking, that once went together, are transformed into high living and very plain thinking. The old-time simplicity of manners, the modest tastes of our fathers, have given away to the clang and clash, the noise and turbulence that characterize the age. We know too much, and too little. We know the law of evolution; but who can tell us when, or how, or why it came to be the law? We accept it as a great scientific truth, and as such it should be welcomed. But life has lost something of its zest, some of the glory that was to be in it, since we were told that mind is only an emanation of matter, a force or principle mechanically produced by molecular motion within the brain.

When the telephone burst upon us a few years ago, the world was delighted and amazed. And yet we were not needing telephones half as much as we were needing men, men who, by living above the common level, should exalt and dignify human life. I sometimes think it would be wise to close the Patent Office in Washington, and to say to the tired brains of the inventors, "Rest and be refreshed." We hurry on to new devices which shall be ears to the deaf, and eyes to the blind, and feet to the halt; but meantime the poems are unwritten, and hearts that are longing for one strain of music they used to hear are told to be satisfied with the great achievements of

the twentieth century. The wisest of the Greeks taught that the ideal is the only truly real; and Emerson, our American seer, who sent forth from Concord his inspiring oracles, taught the same. I may be wrong, but I cannot help thinking that neither here nor hereafter does salvation lie in wheat, or corn, or rice.

Again I must plead that you take my words as I mean them. I do not preach a gospel of mere sentiment, nor of insane impracticable dilettantism. The Lord put it in my way to learn, long ago, that we cannot eat poetry, or art, or sunbeams. And yet I hold it true, now and always, that life without these things is shorn of more than half its value. The ox and his master differ little in dignity, if neither rises above the level of the stomach or the manger.

The highest use of the mind is not mere logic, the almost mechanical function of drawing conclusions from facts. Even lawyers do that; and so, also, to some extent, as naturalists tell us, do the horse and the dog. The human intellect is best used when its possessor suffers it to reach out beyond its own environment into the realm where God has placed truth and beauty and the influences that make for righteousness. There is no such thing as a common or humdrum life, unless we make it so ourselves. The rainbow and the rose will give their colors to all alike. The sense of beauty that is born in every soul pleads for permission to remain there. Cast it out, and not all the skill of Edison can replace it.

It is the imagination, or perhaps I should say the imaginative faculty, that most largely separates man from the lower animals, and that also divides the higher from the lower order of men. We all respect the

multiplication table, and find in it about the only platform upon which we can agree to stand; but he would be a curiously incomplete man to whose soul it would bring the rapture that comes from reading "Hamlet" or "In Memoriam." The thoughts that console and elevate are not those the world calls practical. Even in the higher walks of science, where the mind enlarges to the scope of Newton's and Kepler's great discoveries, the demonstrated truth is not the whole truth, nor the best truth. As Professor Everett, of Harvard, has finely said in a recent work "Science only gives us hints of what, by a higher method, we come to know. The astronomer tells us he has swept the heavens with his telescope and found no God." But "the eye of the soul" outstrips the telescope, and finds, not only in the heavens, but everywhere, the presence that is eternal. The reverent soul, seeking for the power that makes for righteousness, will not find it set down in scientific formula. I hold it to be the true office of culture—if I may use that much-decried word—to stimulate the higher intellectual faculties, to give the mind something of that perfection which is found in finely tuned instruments that need only to be touched to give to give back noble and responsive melody. There is a music that has never been named, and yet so deep a meaning has it, that the very stars keep time to its celestial rhythm.

There's not the smallest orb which thou beholdest,
But in his motion like an angel ranges,
Still quivering to the young-eyed cherubim;
Such harmony is in immortal souls.
The dwellers in the Kingdom of

Light have a steadfast love for things that cannot be computed, nor reckoned, nor measured. In the daily papers you may read the latest quotations of stocks and bonds, but once upon a time a little band of listeners heard the words, "Are not two sparrows sold for a farthing?" and went away with a lesson that Wall Street has yet to learn.

And now you are scornfully asking: "Do you expect men to earn money by following those shadowy and intangible sentiments, which, however noble, are not yet current at the store and market? We must eat, though poetry and art and music perish from the earth." Yes, so it would seem, but only seem. I cannot tell why, but I am sure that he who remembers that something divine is mixed in him with the clay, will find the way open for both the divine and the earthly. You will not starve for following the Light. But I beg of you to remember that this is not a question of incomes and profits. The things I plead for are not set down in ledgers. How hard to think of the unselfish and the ultimate, instead of the personal and immediate. Even unto Jesus they came and enquired, "Who is first in the Kingdom of Heaven?" It is not strange, then, that we do not give up personal advantage here. But in the Kingdom of Light, in the Life I am saying we ought to lead, nothing can be taken from us that can be compared with what we shall receive.

It is quite likely we may be poor, —though I am afraid we shall not be for in the twentieth century no man is safe from sudden wealth; but a worse calamity might befall us than poverty. St. Francis of Assisi, as Reman has said, was, next to Jesus, the sweetest soul that ever walk-

ed this earth, and he condemned himself to hunger and rags. I do not advise you to follow him through the lonely forest and into the shaded glen where the birds used to welcome him to be their friend and companion; but I do most assuredly think it better to live as he did, on bread and water and the crosses that grow by the mountain spring, than to give up the glory and joys of the higher life. In the Kingdom of Light there are friendships of inestimable value, friendships that are rest unto the body, and solace to the soul that is troubled. When Socrates was condemned, how promptly his spirit rose to meet the decree of the judges, as he told them of the felicity he should find in the change that would give him the opportunity of listening to the enchanting converse of Orpheus and Musaeus and Hesiod and Homer.

Such companionship is ours, through the instrumentality of books. Here, even in this Western land, the worthies of every age will come to our fireside; will travel with us on the distant journey; will abide with us wherever our lot may be cast. And the smaller the orbit in which we move, the more contracted the scale of our personal relations, the more valuable and the more useful are those sweet relationships which James Martineau so aptly calls "the friendships of history."

It is the fate of most of us to work either with hand or brain; but even in this short life a successfully conducted bank, or a bridge that you have built, or a lawsuit that you have won, have in themselves little of special significance or value. Very common men have done all these things. When I hear the glorification of the last twenty years, of the fields subdued, the roads rebuilt, the

factories started, I say to myself, "All these are good, but not so good that we should make ourselves hoarse with huzzas, or that we should suppose for a moment they belong to the higher order of achievements." Sometimes, too, when I hear the noisy clamor over some great difficulty that has been conquered, I think of James Wolfe under the walls of Quebec, repeating sadly those lines of Gray's "Elegy":

The boast of heraldry, the pomp of power,
And all that beauty, all that wealth
e'er gave,
Await alike the inevitable hour.
The paths of glory lead but to the grave.

And I think also how he turned to his officers with that pathetic prevision of the death that was to come to-morrow on the heights of Abraham and said, "I would rather have written that poem than to take Quebec." And he was right.

Indeed, if we but knew it, the citadel that crowns the mountain's brow —may, the mountains themselves, ancient, rugged, motionless,—are but toys compared with the silent, invisible, but eternal structure of God's greatest handiwork, the mind.

I pray you remember there is, if we but search for it, something ennobling in every vocation; in every enterprise which engages the efforts of man. Do you think Michael Angelo reared the dome, and painted those immortal frescoes, simply because he had a contract to do so? Was the soldier who died at Marathon or Gettysburg thinking of the wages the state had promised him? He assured that, whatever fate is to befall us, nothing so bad can come as to sink into that wretched exist-

tence where everything is forgotten but the profit of the hour; the food, the raiment, the handful of silver, the ribbon to wear on the coat. It is but an old story I am telling, but I console myself with the reflection that it cannot be told too often, and only by telling is it kept fresh in the

memory and in the heart. The world will go on buying and selling, hoping and fearing, loving and hating, and we shall be in the throng; but in God's name let us not turn away from the Light, nor from the Kingdom that is in the midst of the Light.

A Road to Success.

THE man who does not work for his object will never achieve it. There is no royal road to success. If a young man has his mind set upon the attainment of some object, whether it is literary fame or social standing or financial position, he can never get there unless he devotes his energies without restriction to that end.

The young man who has been fortunate enough to be his own boss has only reached that condition by sticking faithfully and conscientiously to his work. If he achieves success he achieves it because he knows what he is doing, because he has been prepared, because he is ready.

He certainly cannot make a business success by going at it blindly. If a man is going to fire off a gun and wants to hit anything he is sure to keep his eye on the gun barrel. He must squint along the hind sight and the front sight. He must know what he is aiming at. If he does not do this, and shoots his gun wildly, there are mighty few chances that he will ever hit anything—at least, anything worth hitting.

Of course, now and then some fellow picks up a business gun and shoots it in the air, and brings down a prize. But that is only the gambler's chance, that is only a long shot. The man who goes into the business world with a conviction that he is able to make a bull's eye must squint over the sights if he would make that bull's eye.

There is not a branch of modern life which does not need scientific knowledge, and the more science of the widely different kinds introduced into it the better. Sooner or later all that science and all that knowledge comes into play. No man is ruined by knowing too much as long as he makes practical use of his education.

Loose Leaf Books in Large Houses

BY CHARLES E. SWEETLAND IN MODERN METHODS

In view of the increasing use of loose leaf devices in bookkeeping, the following article should prove of value, as suggesting concrete data in the equipment required in various houses. The writer is an authority and has written books on the subject.

THE proper application of system to office labor and accounting methods has worked a revolution. Not the excess of system which degenerates into "red tape," but the proper and businesslike application of modern ideas and mechanical appliances where it can be done to simplify processes and reduce labor.

Large wholesale houses and manufacturing establishments have done much more to introduce modern methods than the rank and file of business and professional men. The reason is obvious.

These large establishments have an office expense running up into the tens and hundreds of thousands of dollars, and a percentage of saving to them means a substantial sum of money which is clear gain.

Probably the largest number of loose leaf books now in use in America are in wholesale houses. They have been the first to recognize and adopt the loose-leaf system, and have found it of such an advantage to them in handling their business, such a saving in time and such a convenience in general, that the use has spread very rapidly among the wholesale houses in different cities, not only of one commodity, but of all.

We sometimes meet individuals who say: "Loose leaf books may operate very well in such and such a line, but they would certainly fail to give satisfaction in my line." This, of course, is an assertion which it is not at all difficult to disprove. There are no vast differences in the bookkeeping departments of wholesale houses. It makes very little difference to the bookkeeper whether the final figures of a bill repre-

sent sugar, boots and shoes, drugs, hardware, millinery or any other commodity; in fact, he seldom knows, except that he sees evidences of the character of the business in his transit from the office through the store. There is absolutely no wholesale business of any character wherein the loose leaf books are not available, and it might be said here, there is no business of any character, which requires bookkeeping, that loose leaf books are not both valuable and desirable.

The wholesale house pointed the way for loose leaf accounting books by the use of the original order as a salesbook, bound together on an ordinary post binder. It was found to be absolutely unnecessary and a great waste of time to copy bills in a sales book, and the first innovation made in order to lessen this work was to take an impression of the bill in a tissue copy book and post from the tissue. It was soon found unnecessary even to do this, as the order blanks are easily constructed so that the prices may be extended into the proper columns, the checking for shipment and for extensions made, and the charge ready for posting without a single item being transferred to another sheet. Using the loose leaf system, these loose charge sheets can be arranged in a manner conforming to the sales ledger arrangement, facilitating easy posting; the bill is made direct from these charge sheets, and after arrangement, the charge sheets are numbered consecutively, beginning usually with the beginning of the fiscal year. There are many houses who yet cling to the old idea of booking their sales, but

it is absolutely unnecessary. A very good plan is to use a loose leaf sales record, merely giving the date, number of the bill and the total upon loose sheets for country salesmen separately, city salesmen separately, mail orders, office sales and cash sales as desired. A recapitulation of the result of these daily postings of the separate salesmen and other accounts will give the entire sales of the day, and balance the recapitulation of the loose sheet records as entered for each ledger or series of ledgers. If the bookkeeper uses a slip system or the duplicate entry plan, the result of his work will balance the credit to sales accounts as represented by the recapitulation of the loose sheets in the order binders.

In the wholesale business, the city department would require the order blank system related to the bill and charge system and credit memorandum plan—similar to the bill and charge, which duplicates the credit and is filed in a similar manner for direct posting, duplicate requisition blanks—which are used by their customers—and receiving blank—which is used in connection with the requisition system, a stock record book, an inventory book, city delivery receipt, loose leaf price books, recapitulation books, loose leaf catalogues; and in this connection I wish to say, the loose leaf catalogue is a very desirable thing for the wholesale firm, for the reason that any sheet in the catalogue can be changed without disturbing the balance of the work, and the catalogues in some lines of business are so very expensive that if they become obsolete on account of change of prices, it is a very costly matter to furnish each customer with new ones. This is not the only consideration. In the old-style printed catalogues where prices were raised or fluctuations occur, they frequently failed to be noted by the salesman, and goods sold from old catalogue, at old prices,

Involving a considerable loss to the firm. It will be readily seen that by the loose leaf plan, the salesman would be furnished with the leaf from the house, giving the new figures and changes in prices, he would be instructed to insert that leaf at its proper place in his catalogue, and "return the old leaf to the house," thus, of course, would prevent any errors in pricing goods.

Besides the books mentioned above, of course, the requisite number of city customers' ledgers, monthly statement system and perpetual trial balance would be necessary.

In the buyer's department of wholesale houses the use of loose leaf stock books, loose leaf quotation records, requisition system in duplicate, loose leaf price books—as mentioned above—and also the inventory system.

All the books used in the buyer's department, as above noted, can be handled with binders and holders, the holders being used to carry as many sheets as are necessary for the current work of the month, and then they are transferred to the binder. In some cases, especially in the loose leaf stock book, where articles are given an account similar to individual accounts in sales ledger, and the debit and credit for goods received and delivered is maintained, it is necessary to have the alphabetical indexing arrangements and to use one binder for current purposes, and another similarly indexed for transfer purposes. Stock and warehouse records kept in this manner are easily available and handled without difficulty and with comparatively little labor. The advantage of loose leaf quotation records, price books and inventory system will be seen very readily from their application in other ways.

The sales department would find the loose leaf catalogue for salesmen mentioned above absolutely indispensable. The price book for salesmen, order reg-

isters, salesmen's expense record and the general sales record can all be handled in the loose leaf with ease, giving the greatest efficiency in this service. The character of information desired by the sales department, the necessity of constant and careful supervision of the work of salesmen is such that the interchangeable leaf system appeals directly to them as something which will vastly improve their methods.

It renders the book to be handled much lighter, and allows any size or shape page which may be necessary to convey exactly the information desired. It keeps a perfect record of all matter which has passed beyond the active stage, and at the same time it keeps the current record all together in one place and constantly before the operator. No other system can do this without the necessity of doing a large amount of superfluous work, and at the end of a period leave information stored away in bound books not easily available.

Under the head of loose sheets, of course, the manifold books for salesmen's use—duplicate, triplicate, or quadruplicate as required. Order blanks for salesmen—duplicate or triplicate. Receipt books for salesmen, expense report and all other necessary reports.

The entry departments require the bill and charge blanks in duplicate, triplicate and quadruplicate; also require recapitulation blanks. The pricing department should be provided with the recapitulation blanks and loose leaf price books which are indexed especially for the purpose and which can be referred to instantly in regard to prices or changes of prices. The profit department should also be provided with loose leaf books, re-

capitulation blanks and salesmen's ledgers.

In the cashier's department the books necessary to be carried are the records of cash received and disbursed.

The mail order department should have loose leaf records of advertising matter which has been sent to customers with prices quoted which can be arranged as desired. A key record for advertising should be kept in this department, which should be arranged so that the contract for the advertising is given at the head of the page and the credit for answers received under the key below. At the close of the contract or any given period thereafter, the number of answers received can be computed, the net cost per answer obtained, the number of orders received through the advertisement easily kept track of, and the final results of loss or gain upon the advertising contract determined. This information is of the greatest value to the advertising manager of the concern, as a reference to the results obtained through different mediums enables him to save a large amount of the firm's money in placing his advertising contracts. In the mail order department should also be kept a loose leaf record of the orders received and such other data as may be deemed necessary or required by the business. The advertising department can use loose leaf books to the greatest advantage by carrying their advertising accounts the same as individual accounts, keeping a record of contracts and payments made thereon from information received from the cashier; also as to returns from information received from the cashier; also as to the returns from such advertising as is possible to trace from information received from

the mail-order department, and thus keep the business well in hand.

We come at last to the Accounting department, the official centre of information. In connection with this department, it is necessary to have General ledgers, Private ledgers, Stock ledgers, and Sales ledgers. A wholesale house usually requires in addition to the regular ledgers in this department a Bills Receivable book, a Suspense ledger, an Attorney's ledger, Accounts Payable book, a Bills Payable book, Recapitulation books for the ledger system, Perpetual Trial Balance book, and in some offices a collection ticket. The Bills Receivable Register can be arranged in the manner best suited to the demands of the business; the ruling and the columns can be made to suit any occasion and can be indexed for due dates if desired. The balance of the bills receivable represented in this book should at all times be the same as the balance of the bills receivable account in the general ledger.

Some firms carry their attorney's account in a suspense ledger; other firms prefer two ledgers—one called suspense carrying such accounts as are inactive and uncertain, but at the same time they have not been given to attorneys for collection for reasons. Such suspense accounts are frequently small accounts of disputed items and occasionally accounts of parties who are perfectly good, but on account of some misunderstanding are holding accounts open and unpaid.

Of course, the attorney's ledger represents such accounts as have been passed over to the attorneys for collection. These ledgers should be in duplicate, as it is important that the suspense and attorney's ledgers should be kept current. Perhaps

more so than any books in the house. The great advantage of being able to transfer the account in its entirety from any sales ledger direct to the attorney's ledger, to keep all such accounts together and to be able to make notations furnished by the collection agent as to a settlement or prospective settlement upon an original account, to have this information directly before the eye of the credit man without the necessity of going through a large amount of extraneous matter, and the fact that they are collated and systematically arranged, renders it possible for the credit man to urge the collection very much more readily, and there is no question that the proper use of the suspense and attorney's ledger will decrease to a very large extent the losses of the firm.

The uses of the accounts payable and bills receivable books are apparent to every bookkeeper.

The recapitulation book should be built up from the ledger system; it should have columns for each ledger or series of ledgers in use and should run both debit and credit. It should be arranged with lines sufficient for the daily recapitulation for one month upon one page; the debit postings for the day being inserted under its proper caption from whatever sources obtained will give in its entirety the total debit postings; the credit postings for the day arranged in their proper columns will give in their entirety the total credit postings for the day; these again taken in connection with the previous day's balance will show the total balance for the day. The daily recapitulations added at the end of the month will give the monthly debit postings from every source which, taken in connection with the previous month's balance, will give the

present month's balance. Monthly recapitulations should be kept in the back of the book for each number or series of ledgers, giving the monthly results, and the total of the twelve monthly recapitulations will give the total debit postings from every source for the year and the total credit postings from every source for the year when taken in connection with the previous year's balance will give the required balance for the present year.

The Stock books of large houses can be kept admirably by this plan, so that at the close of any week or any given period, it will be but a small amount of work to tell the exact amount of stock on hand.

In each department of the vast wholesale establishments of the country, there are frequently special books required, adapted to their peculiar business. I have endeavored in this article to give a general idea of such books as are considered necessary in most large establishments, but I do not desire to have any one consider that I have mentioned all of the books to which the loose leaf can be adapted in connection with wholesale business, as it would be an impossibility to do this without knowing the particular requirements of the business. It is safe to say, however, that there are no special books used in any line of business

that cannot be successfully converted into loose leaf books, and by that conversion be more advantageously used and more satisfactory in every respect.

With the vast advantage offered by the loose leaf system in reducing the weight of books handled and in being able to multiply indefinitely divisions of the work so that any number of clerks can be employed at the same time; in the fact that all dead or inactive matter is released immediately from the operator's hands, and so held that it does not require to be disturbed except for reference, and consequently is kept in the best condition; the additional fact that no new books have to be opened of ANY character after the loose leaf system is thoroughly inaugurated, as it is itself a perpetual record; and the fact that the time saved in handling any portion of the work by this method—runs from 20 to 40 per cent.—are ample reasons for its adoption by any wholesale house.

Thousands of the largest wholesale houses in every line are now using loose leaf systems to their satisfaction, and thousands more are changing annually from other styles of bookkeeping to the loose leaf; surely there could be no stronger argument used favoring a model system than the successful operation of it by so many of the largest houses.

Poverty itself is not so bad as the poverty thought. It is the conviction that we are poor and must remain so that is fatal.

Other Contents of Current Magazines.



In this department we draw attention to a few of the more important topics treated in the current magazines and list the leading contents. Readers of *The Busy Man's Magazine* can secure from their newsdealers the magazines in which they appear. :: :: :: ::

AMERICAN.

A new serial by F. Marion Crawford, entitled "Arethusa, a Princess in Slavery," begins in the January number, which contains among other features,

Theosophical Brotherhood at Point Loma. By Ray S. Baker.

The Negro Crisis. By Washington Gladden.

Adventures in Contentment. By David Grayson.

In the Interpreters House. By F. P. Dunne.

The Tariff in our Times. By Ida Tarbell.

AMERICAN HOMES AND GARDENS.

Some splendid pictures of interiors and interiors, reproduced in soft brown tints make the December number a thing of beauty.

Notable American Homes. "Woodlea," By Barr Perce.

A Small Country House. By F. D. Nichols.

A Princeton House. By Barr Par-
rum.

Leather for Interior Decoration. By P. W. Humphreys.

The "Dobe" of To-Day. By Sarah Comstock.

Old Time Arts and Crafts. By Mary H. Northend.

Poison of Soils.

Cult of the Cactus.

Venomous Insects.

How Soft French Cheeses are Made.

APPLETON'S.

The January number of Appleton's is well supplied with good reading matter, including several stories of merit.

To Mecca by Railway. By Alexander Hume Ford.

Grand Opera in the Bowery. By John S. Lopez.

Legislating in Parliament and Congress. By A. Maurice Law.

The Alcohol Age.

Dancing. By Hamilton Bell.

ATLANTIC MONTHLY.

An extra interest attaches to the January number of the Atlantic as it opens a year of great things.

Japan and the Philippine Islands. By James A. LeRoy.

The Criminaloid. By Edward A. Ross.

Shakespeare of Warwickshire. By T. T. Munger.

The Nude in Autobiography. By W. A. Gill.

The New Novels. By Mary Moss.

Country Editor of To-Day. By Charles M. Harger.

Brown and Character. By Arthur Stanwood Pier.

BADMINTON.

Many illustrations of sports and pastimes make the December number of Badminton a very interesting production, especially for men interested in sporting life.

Sportsmen of Mark. 14. Lord Montagu of Beaulieu.

Point-to-Point Racing. By an Amateur.

Strange Stories of Sport. By Frank Savile.

A Day in Adelsboden with a Camera. By Lieut. P. S. Greig.

Sea-Fishing Round Santa Catalina. By Count Glenschen.

Behind the Big Gun. By W. P. Carriss.

Football in France.

A Trek in the Kalahari Desert. By A. W. Hodson.

BRITISH WORKMAN.

The contents of this little publication for December are as follows:

Other People's Christmas. By Rev. Charles Herbert.

Some Noted Barbers.

The Kaiser's Christmas. By William Durham, B.A.

Pottery Workers of Great Britain.

The Working Men's College. By F. M. Holmes.

BOOK MONTHLY.

To the booklover, the December number is a very entertaining issue, and one that will be read with interest.

Personal and Particular.

The Boy's Story.

The Publisher's Mark.

The Times Book War.

A London Letter.

CANADIAN.

The January number contains an unusually good list of articles of special interest to Canadians.

Worry, the Disease of the Age. I. By Dr. C. W. Saleeby.

Patriotic Military Service. By Lieut. Colonel W. H. Merritt.

Canadian Artists Abroad. By William H. Ingram.

First Railway in Nova Scotia. By C. W. Lorne.

The King's Highway. By Jessie J. Patterson.

Coalport, China. Illustrated.

CANADIAN HORTICULTURIST.

The December number has a Christmas atmosphere about it, which makes its advent timely.

Relation of Winter Apples to Hardiness of Tree.

Kale-Grown Fruits for Christmas.

Codling Moth and How to Combat It.

Some City Garden Troubles.

The Christmas Tree.

Japanese Lilies.

Christmas Greens Make Christmas Merry.

Late Flowering Orchids.

Timely Topics for Amateur Plant Lovers.

CASSELL'S.

The January Cassell's will be rich in good things, and people in search

of a bright high-class magazine will do well to secure a copy. There will be several excellent stories, and, **The Art of Joseph Parquharson**, illustrated. **Through the Magic Door**. By A. Conan Doyle. **Reminiscences of Sir Harry Johnston**. **Rise and Progress of Co-operative Movement**. **Worry, Our National Disease**.

CASSIER'S.

Several valuable contributions to modern engineering questions appear in the December number.

Lifting Magnets. By A. C. Eastwood. **Modern Factory Management**. By E. P. Watson. **Small British Steam Engines**. By W. H. Booth. **Recent Advances in Application of Compressed Air**. **Electric Cable Troubles**. **Industrial and Commercial Possibilities of Russia**. **Wire Rope Tramway Engineering**. **Modern Machine Shop Requirements**.

CENTURY.

President Roosevelt is numbered among the contributors to the January Century, which is as usual a splendid production from every standpoint.

Ancient Irish Sagas. By Theodore Roosevelt. **Moral Aspects of Suicide**. By J. G. Gibbons. **Discoveries in Nebraska**. By Professor Osborn.

Mr. Freer's Art Collection. **The Cathedral at Chartres**. By Elizabeth R. Pennell.

CHAMBERS'S JOURNAL.

The December number is an extra number with three complete novels included as a supplement.

Early Railroad Guides. By John Leighton. **Romance of Secret Hiding-Places**. **Lions in British East Africa**. **Footfalls from Another World**. **Pierre Mazet of the Grand Army**. **Accident Insurance by Coupon**. **New Legend of Waterloo**. **Prototypes of Some of Thackeray's Characters**. **Scottish Shale-Oil Trade**. **Shakespeare as a Business Man**. **A Canadian Loyalist of the Old School**.

COLLIER'S WEEKLY.

November 24. "The Calming of the Utes," "What the World is Doing," "Real Soldiers of Fortune" V. L. By Richard Harding Davis. "Final Stage of the Football Season," By Walter Camp. "Two Men of Wisconsin."

December 1. "What the World is Doing," "What's the Matter with America," by William Allen White; "Moose Doctrine in 1906," by Samuel E. Moffat; "The Other Americans," by Arthur Ruhli.

December 8. "What the World is Doing," "The President Sees the Camel," Fulton of Oregon, "Plays of the Month," "Developing the Aeroplane," "The President's Message."

December 15. Christmas number, with stories by Richard Harding Davis, Arthur Colton, Edith Barnard, and Ellis Parker Butler.

CONNOISSEUR.

Beautiful as ever are the contents of the Christmas Connoisseur, with its numerous color plates and many fine half-tones.

Mr. J. Pierpont Morgan's Pictures Early Miniatures, I.

Antique Earrings and Ear-Pendants. By Olive M. Rice. **Staffordshire Salt-Glazed Ware**. By A. J. Caddie. **Eridge Castle and its Contents**. **Italian Furniture of the Sixteenth Century**. **Old Type Faces and Those Who Cut Them**. **Old Door Knockers**.

CONTEMPORARY REVIEW.

The contents of the December number are as follows:

A Publisher in Peace-Time. By John Murray. **Government and Its Opponents**. By J. A. Spender. **The Peasant-God**. By Sir W. M. Ramsay. **A Babylonian Job**. By Professor Morris Jastrow. **Royal Commission on Experiments on Live Animals**. By S. Coleridge. **Work and Life**. By Sir Oliver Lodge. **Prisoners of Hope in Holloway Gaol**. By M. G. Farwell. **Church, State, Dogma and Education**. By P. T. Forsyth, D.D. **Poor Relief in Vienna**. By Edith Sellers. **Norwegian System of Lidger Control**. By Professor James Seth.

CORNHILL.

In the December number, Stanley J. Weyman's serial "Chippings" is brought to an end. The issue contains several valuable articles.

Thackeray's Mahogany Tree. By Sir F. C. Bernard. **Blackstick Papers, II**. By Mrs. Ritchie. **Hero of Romance**. By F. N. Connell. **Shakespeare II**. By Canon Bechinger. **Thackeray's Mahogany Tree**. By Mrs. Ritchie.

Of Certain Old English China. By J. H. Yoxall.

CRAFTSMAN.

The December number contains a great many of the handsome tinted illustrations, for which this magazine is noted.

The Art of Stephen Sinding. By John Spargo. **An Undertow to the Land**. By Florence Finch Kelly. **Modern German Feeling in Art**. **Acadian Weavers of Louisiana**. **Sixty New Drinking Fountains**. **Soldiers' Home in Tennessee**. **Handicrafts in the City**.

ELECTIC.

The following is a list of the articles selected from leading British periodicals for the December Electric.

Papal Aggression in France. By Robert Deil. **The Persian Parliament**. **The Sudermann Cycle**. By Florence B. Law. **The Negro Problem**. **The Mediaeval Republic of Andorra**. By Oliver Grey.

EDUCATION.

The table of contents for December, contains some valuable material for educationalists.

Practical Suggestions towards a Program of Ethical Teaching. **College Methods and Administration**. IV. **The Laboratory**. **Child-Study**. **When Mercy Seasons Justice**. **Educational Significance of Algebra and Geometry**. **Preparatory School and the Boy**.

EMPIRE REVIEW.

A supply of articles on imperial affairs is to be found in the December number of the Empire Review.

Central Emigration Board. By the Editor.

Foreign Affairs. By Edward Dicey.

Australia as she is. By G. H. M. Addison.

Native Problem in Natal. By Maurice S. Evans.

Working of Taxation on Unimproved Land.

Army Schools from Within.

A General Merchant's Views on Protection.

Old Cape Town. By E. L. McPherson.

Foreign Policy and Colonial Interests. By Lieut.-Colonel G. Pollock.

ENGLISH ILLUSTRATED.

The Christmas number of this English periodical is extra large, extra well illustrated, and well supplied with stories of a Christmas nature. The other articles are:

Some Portraits of our Saviour.

Rehoboth Blue-Breast.

Christmas in Japan.

True Stories of H.M. the King.

Paris: Le Jour de l'An.

The Man Who Invented Lying.

EVERYBODY'S.

The first number for 1907 will contain stories by Joseph Lincoln, C. G. D. Roberts, Thomas W. Lawson, etc., and a new group of drawings in picturesque Southern California by Vernon Howe Bailey.

Soldiers of the Common Good. Conclusion. Charles Edward Russell.

Marriage. By Eugene Wood.

Clemencau, French Premier.

Lords of the World. By Edith Rickart.

FORTNIGHTLY REVIEW.

Several important questions are discussed in the December Fortnightly. The contents are as follows:

On Shakespeare I. By Leo Tolstoy.

Indo-Afghan Relations under Lord Curzon. By Angus Hamilton.

Population and Progress. By M. Crankanthorpe.

A Dreadnought Naval Policy. By Archibald Hurd.

Our Relations with China. By F. Greenwood.

Eight Years at the Natural History Museum. By Prof. R. Lankester.

Puritanism and the English Stage. By St. John Hankin.

Truth Concerning the Life of Queen Draga.

Sir Leslie Stephen. By Francis Gribble.

Ceaser Stones of Modern Drama. By H. A. Jones.

Anthony Trollope: An Appreciation.

Rugby Football. By E. H. D. Sewell.

Anomalies of the English Divorce Law. By E. S. P. Haynes.

Modern Utopias: An Open Letter to H. G. Wells. By Vernon Lee.

HARPER'S.

Nine short stories besides Sir Gilbert Parker's serial, appear in the January number of Harper's. Articles of a more solid interest, are:

The Great Alabama Arbitrators. By Frederick Freyer Hill.

Touches of Nature in a Children's Library. By Gertrude Urban.

A Little Country Overlooked by Tourists. By Robert Shackleton.

Newly Discovered Letters of George Washington.

What is the Actual Cause of Death. By Professor Metchnikoff.

HOUSE AND GARDEN.

The January number is of special importance and is beautifully illustrated.

Characteristic Decoration of the 20th Century. By the Editor.

Vancover, the Golden Island. By K. L. Smith.

Airies, a new Virginian Home.

Formal or Natural Gardens? Blyth House.

Home Surroundings.

A House for \$1,000.

A New York Business Man's Farm.

INTERNATIONAL STUDIO.

Eight handsome color inserts appear in the December number, including oil paintings by C. F. Daubigny and others.

Collection of Mr. Alexander Young. II. By E. G. Halton.

Landscape and Figure Sketches. By T. Martin Wood.

Water Colors and Oils of W. D. Adams.

Art of Printing Etchings. By Frank Newbolt.

Recent Designs in Domestic Architecture.

Recent Plaster Work. By G. P. Bannart.

Louis C. Tiffany and His Work in Jewellery.

Nature's Aid to Design. By E. S. D. Owen.

McCLURE'S.

McClure's starts out the New Year well. The main feature of the January number is the beginning of the life-story of Mary Baker G. Eddy.

Mrs. Eddy's Childhood and Early

Womanhood. By Georgine Milmine.

The Drama in Our Town. By Eugene Wood.

The Jewish Invasion. By Burton J. Hendrick.

Reminiscences of Carl Schurz. Continued.

MONTHLY REVIEW.

The contents of the December number are quite as entertaining as the usual run of articles in this fine review.

Intellectual Condition of the Labor Party. By W. H. Mallock.

Wireless Telegraphy and the Conference. By Charles Bright.

Moral Education. By F. Cavel.

Esprit de Corps in Elementary Schools.

Legal Aspect of the Book War.

Some French Impressions of England. By S. G. Tallentyre.

Lords as the Supreme Court of Appeal. By M. McDougall.

Strange Obsequies of Faganini. By J. D. E. Loveland.

To America in an Emigrant Ship. By M. Count Vaya.

Actor, Art and the Stage. By A. Barclay.

Ghosts of Piccadilly. By G. S. Street.

Pope's Tower. By Mrs. Porter.

OVERLAND MONTHLY.

The December number contains several Christmas features including stories and many illustrations.

Christmas Sports in California.

Socialism, Evolved and Ideal.

Christmas in the Hills.

Yule Tide in Merrie England

Charitable Organizations.

Country Life in North Carolina.

PACIFIC MONTHLY.

Some excellent color work lends charm to the December number of this magazine, which is particularly strong in short stories.

Indian Shorthand Writers of British Columbia.

At a Medicine Dance of the Navajos.
Archery and the Oregon Yew Bows.
Army Manoeuvres at American Lake.
Spirit of Christmas.
Our Fashionable Cats.

PALL MALL.

A new series of stories by H. C. Bailey, of which Napoleon Bonaparte is the hero, begins in the January Pall Mall. A new serial by Hamlin Garland, "The Long Trail" also opens in this number. Lawrence Mott, also contributes the first of a new series of stories dealing with the North-West Mounted Police.

PEARSON'S (ENGLISH.)

The Christmas number is a splendid production with a wealth of stories and illustrations all of a holiday character.

Cards in Art. By Rudolph de Cordova.

Greatest Tragedy in English History. By Walter Wood.

Mr. Punch's Progress. By Sir F. C. Burnand.

Christmas Night's Entertainment.
Things one Does Once in a Lifetime. By Colonel Newham Davis.
Arrest of an Empress. By A. V.

POLITICAL SCIENCE QUARTERLY.

The last number of this valuable publication for 1906 contains the following articles in addition to reviews.

Russian Peasant and Autocracy.

By V. G. Simkhovitch.
Housing Problem in San Francisco.

By Edward T. Devine.
American Administrative Tribunals.

By Harold M. Bowman.
Jefferson and the Consular Service.

By Burt E. Powell.
Constitutional Theories in France.

By J. Homer Reed.
Gold Standard for the Straits.

II. By W. W. Kemmerer.

PUTNAM'S MONTHLY.

This high-class monthly has now taken its place among the best American publications. The January number contains:

Primeval Man. By Robert F. Gilmer.

Great Characters of Parliament. By Henry W. Lucy.

A Great American Citizen. Carl Schurz. By H. L. Nelson.

Cuba in American Politics. By C. M. Harvey.

Artemus Ward. By Enock Knight.

Tyranny of Clothes. By Mrs. John Lane.

Liberal Culture. By President Schurman.

Quack Journalism. By Mrs. L. H. Harris.

READER.

The most notable article in the January number of The Reader, is contributed by William Jennings Bryan, who gives the real soul of his experiences in his round-the-world trip.

Heart of the Nations. By W. J. Bryan.

Uraguay, Unesary and Urkane. By Albert Hale.

The Biggest Event of 1906. By W. J. Price.

Narrative in the Drama. By Professor Baker.

REVIEW OF REVIEWS.

This monthly is right up to date with its record of current events and its review of the leading articles of the month.

Most Prosperous Period in our History. By R. H. Edmonds.

President Roosevelt and Corporate Wealth. By A. W. Dunn.

American History and Mutual Painting. By E. H. Brash.

Eminent Foreign Composers as Guests of America.

How the Kaiser Works.
New President of Brazil.

New National Forest Reserves.
Electrification of Steam Railways.

Education Controversy in England.

ROD AND GUN.

The publishers provide an extensive bill of fare in the December number. An innovation is a frontispiece in color.

Nature Student's Christmas Eve. By Bonycastle Dale.

Canadian National Park as a Resort.
Christmas Hunting Trip. By F. W. Lea.

Moose Hunting in Quebec.
First Christmas in Canadian Rockies.

Lady Explorers on the Trail.
Exploring Towards Hudson Bay.

ROYAL.

The December issue appears with a handsome cover design and its contents are light and varied in tone.

Husband and Wife on the Stage.
Survivors' Tales of Great Events.

An Elephant Drive.

Confessions of Little Celebrities.
VI.

Lawson Wood, the Funny Man.
Romance of the House Fly.

ST. NICHOLAS.

A charming characteristic cover greets the eye of the reader of the December number of St. Nicholas, and the contents have a holiday flavor.

Racketty-Packetty House. B. Frances Hodgson Burnett.

Captain June. By Alice Hegan Rice.

The Every-Day Franklin. By Rebecca Harding Davis.

Nature and Science for Young Folks.

SATURDAY REVIEW.

November 10. "Mended and Ended," "Message from New York," "Outlook in China," "Mr. Churchill's Promises," "Industrial Census," "Life Assurance and the New York Election," "Symphony Concerts."

November 17. "Return of Prince Bulow," "Mr. Russell's Bravado," "Lackland's Spite," "Public and Motor-Omnibuses," "Accident Legislation," "Paris Club Life," "Rugby Football of To-Day."

November 24. "The Colonial Office and the 'Confidential Report,'" "Future of Our Agriculture," "London and North-Western Proxies," "Dying Funnies of an Empire," "The Return to the Road," "Art of Conducting," "Some Memories of Gardens."

December 1. "Mr. Balfour's Challenge," "The Moorish Middle," "Earldom of Norfolk," "Unfitness of the Senior Wrangler," "Letter to a Chinese Gentleman," "Leo Tolstoy," "New English Art Club," "By Arthur Symonds," "Seeing People off," "By Max Beer-

bohm; "Animal Autobiographies." by W. H. Hudson.

SCRIBNER'S.

In the January number a new serial begins by Mrs. Edith Wharton, author of "The House of Mirth."

A Holiday in a Vacation. By Henry van Dyke.

Battle of Bull Run. By General E. P. Alexander.

American and British Cities. By F. C. Howe.

SMITH'S.

The first magazine for 1907 to reach us was Smith's. Its contents are as usual of a bright and readable character, there being plenty of fiction to interest all classes.

Worry, Drugs and Drink. By C. W. Saleeby.

Breaking a New Highway. By C. H. F. Lindsay.

An Island of Wall Street. Hamilton.

The Childhood of Christ.

Youth of the American Theatre.

SPECTATOR.

November 16. "Liberals and Unionists Free-Trade," "The Navy and Its Chief Need," "M. Clemenceau's Programme," "The American Elections," "Disinterested Publishers," "Story of Malaya," "Ancestral Nature."

November 17. "Mr. Birrell and the Education Bill," "Mr. Balfour's Surrender," "Position of the Congo State," "Unrest in Germany," "Poplar Guardians," "Common-Sense in the Gospels," "The Toy-Rox," "Greek Anthology."

November 24. "Wanted, a Round-Table Conference," "Universal Outdoor Relief for the Aged," "Apologia Imperatoris," "Sir Ed-

ward Gray and the Congo," "An Insulting Appeal," "Savage Children," "The Conquest of the Air," "Optimism."

December 1. "House of Lords and the Education Bill," "Value of the Emperor Francis Joseph," "Tariff Commission's Agricultural Report," "Mr. Marks's Chance," "Collapse of the Soap Trust," "Liberal Roman Catholicism," "Thomas Moore," "Snipe-Shooting in Wales," "State of the Navy," HIL.

SUBURBAN LIFE.

Christmas features are to be found in plentiful supply in the December number, which also makes a specialty of the furnishing of rooms.

An Old Plantation Christmas. By Martha McCullough-Williams.

Let's Have a Den. By James Arthur.

City and Suburbs Through a Preacher's Spectacles. By Rev. B. Gilman.

Making and Care of Hardwood Floors. By Stephen Maxwell.

Substitutes for the Christmas Tree.

The Family Oak. By Walter Louis Ray.

The Town-Room Idea. By Edward T. Hartman.

SUNSET.

To Easterners the pictures of California scenery appearing in this magazine are particularly interesting. There are many of them in the December number.

A Christmas Greeting. By Elizabeth Grinnell.

Old Mission Idylls. By C. W. Stoddard.

San Francisco's Upholding. By E. H. Strong.

Through Many Zones. By A. J. Wells.

Berkeley the Beautiful. By H. Whitaker.

Mother of California. By Arthur North.

Power of Thought. By Isabella Ingalese.

TRAVEL.

A very attractive cover makes the December number of the Travel Magazine a thing of beauty.

Christmas Round the World. By Alex. H. Ford.

In Germany, Home of the Christmas Tree. By G. I. Colborn.

Strange Christmas Customs of Mexico. By M. D. MacLean.

A Passare in Porto Rico. By A. A. Knipe.

Calendar of Travel.

American Family in Manila.

Christmas in Paris.

Books of Travel for Christmas Presents.

Winter Walks.

Thrill of Skee Jumping.

WINDSOR.

The Christmas Windsor is one of the best of the holiday numbers, containing stories by Anthony Hope, Gilbert Parker, Katharine C. Thurston, Ian MacLaren, Max Pemberton and others.

Art of Mr. W. Q. Orchardson. Illustrated.

Life at a Great School. By B. A. Vachell.

New Music for an Old World. By R. S. Baker.

Chronicles in Cartoon. By B. F. Robinson.

German Chancellor and His Day's Work. By W. G. Fitzgerald.

Trinity House. By A. J. Dawson.

WORLD TO-DAY.

The Christmas number is an exceptionally attractive issue, with a bright red cover and many readable articles.

The Five-Hundred-Mile City. By F. W. Coburn.

Back to the Land. By Roder Hug-gard.

Present Status of Woman Suffrage. By Ida H. Harper.

Referendum at Work. By W. M. Ruine.

The American Bird-Dog. By J. E. Ingrigg.

Reaction in Russia. By Samuel N. Harper.

Shortage of Freight Cars. By J. W. Midgley.

George Meredith. By H. W. Nevins-on.

Masque of the "Shooters." By W. J. Price.

A 10,000,000 Man-Power Fighting Machine.

Where Commercialism is Crowding Out Romance.

San Francisco and the Japanese. By W. H. Thompson.

Saving the Farmer's Millions. By J. L. Nash.

Savvying Submarines for the Russian Navy. By A. C. Johnson.

WORLD'S WORK. (AMERICAN.)

The January number is devoted largely to the question of transportation of every kind, with many illuminating illustrations.

New Wonders of Communication.

Workings of the Trusts.

The Road South.

Does Harvard do Its Job?

Making of Instruments.

Medical Sense and Nonsense.

WORLD'S WORK (ENGLISH.)

A series of photographs of the sea, of great beauty, are reproduced in the December number.

Military Home Cooks and Motor Roads. By John S. Purcell.

A British Artist—George Henry. By Florence Simmonds.

M. Clemenceau—A World Force.

The Training of Taste. By A. C. Benson.

The Young Delinquent. By Tighe Hopkins.

The Dreadnought Myth. By Fred T. Jane.

An Objection to All Reforms. By Tador Jenks.

Wends for Everybody. By "Home Counties."

Work of the Woman's World.

Evolution in the Office.

The Lilliputian Stage. By J. E. Whitty.

Should Boys Learn to Cook? By Eastace Miles.

Christmas in the Hospitals. By S. Rubin.

Perfect Working Health.

YOUNG MAN.

The December number is as entertaining as ever and contains some notable contributions.

Chief Secretary for Ireland at Home. By E. A. Keddell.

A Topsy-Turvy Christmas Dream. By Sir F. C. Gould.

Christmas Sub Rosa. By Spencer Leigh Hughes.

Monte Carlo: Its Witcheries and Iniquities. By Rev. H. M. Nield.

A Christmas Dinner With Dickens. By George Edgar.

YOUTH'S COMPANION.

November 23—"Co-operation in England," by Richard Whiteing. "Modern Occupations for Women," by E. W. Frenz.

December 6—"The Long Trail," by Hamlin Garland. "Story of George Rogers Clark," by G. G. Eggleston.

December 13—"The Perfect Education," by Andrew S. Draper.

Confidence is the Napoleon in the mental army. It doubles and triples the power of all the other faculties. The whole mental army waits until confidence leads the way.

Humor in the Magazines

There are few places that have given birth to more humor and wit than the court-room. Many have heard of the humor of the famous Lord Ellenborough.

One day a young member of the bar rose to address the court in a grave criminal case. "My unfortunate client—" he began, repeated it two or three times, and then stopped short.

"Go on, sir, go on!" said Ellenborough. "So far the court is with you."

At another time Randle Jackson who despised technicality and revelled in eloquence, began his argument with "In the book of nature it is written—"

Ellenborough broke in with, "Be good enough to mention the page from which you are about to quote."

One day during an important criminal trial a surgeon was called to the stand, and when asked his profession he said, "I employ myself as a physician."

"But," said Ellenborough, "does any one else employ you as a physician?"

When Westmoreland was in the House of Lords he rose to give his opinion on a question in debate and said, "At this point I ask myself a question."

"And a stupid answer you are sure to get to it," murmured Ellenborough.—Sunday Magazine.

♦ ♦

A west end dealer in stuffed animals, who also keeps a few live creatures for sale, gave his shop boy permission to sell the stuffed specimens, but told him to call his master when

a customer asked for any of the living animals.

One day a gentleman called and demanded a monkey.

"Any of these?" asked the boy who was in charge.

He pointed to the stuffed specimens.

"No. I want a live monkey," answered the customer.

The boy stepped to the door of the back shop, and called to his master.

"You're wanted, sir!"

♦ ♦

Uncle Eph had long boasted that he had never needed the services of a doctor, but now he was ill, and his neighbor felt that the time had come when a physician should be called.

"Come, now, Uncle Eph," said she, "we will call whomever you wish — you know there's a good allopath and a good homeopath, and there's a new doctor, an osteopath. Now, who'll you have?"

"Well," drawled Uncle Eph, "I dunno as it matters—they do say that all paths lead to the grave!"

♦ ♦

A very good golf story is told by a well known judge against himself. The judge is an ardent golfer, and he recently had a case before him in which he felt it necessary to ask one of the witnesses, a boy, the usual question whether he was acquainted with the nature of an oath. The ingenious youth calmly replied:

"Of course I am. Am I no' your caddie?"

♦ ♦

Dressed in the latest and most approved motor-cycling costume, with

goggles all complete, the motor-cyclist galloped toot-tooted his way by Regent's Park towards the Zoo.

Suddenly he slackened, dismounted, and said to a small grubby urchin: "I say, my boy, am I right for the Zoo?"

The boy gasped at so strange a sight, and thought it must be some new animal for the Gardens.

"You may be all right if they have a spare cage," he said when he could find his tongue; "but you'd ha' stood a far better chance if you'd 'ad a tail!"

The secretary of the ladies' golf tournament was hunting up the competitors, some of whom were woefully behind time with their beats.

"Go round and tell Miss Fremington that if she doesn't attend and play off her game I shall scratch her," he said to his maidservant.

The girl was horrified.

"I never would have believed master could be such a brute!" she murmured, as she went her way. "I ain't going to take a message like that—not me!"

She cogitated a moment at Miss Fremington's door, and by the time that lady had arrived she had seen her way to modify her master's message.

"Please, miss," she said, "master says if you don't play off your game he'll come around and pinch you!"

The beautiful brunette's sweet smiles changed to dark frowns.

"You dooever!" she hissed. "I hate you!"

The young man dropped his cane in astonishment.

"Hate me!" he gasped. "Why, it

was only yesterday you said you loved every hair on my head."

"Yes, but not every hair on your shoulder," she retorted, as she held aloft a long golden one.

A parish minister met some time ago a prominent member of his congregation—a publican by trade—who, while engaged in the cellar of his shop a day or two previously, had accidentally become immersed in a barrel of liquor, wherefrom, owing to his extreme corpulence, he was rescued with difficulty, and commenced to console with him on his unfortunate experience.

"You must have felt very uncomfortable indeed in such a painful situation," observed the cleric.

"Och! no," was the cheery reply, "I wis in the verra best o' speerits."

Miss Elder: "Well, I maintain that women can do anything that men can."

Mr. Gazam: "Oh, so. The auctioneer's business is one a woman cannot go into."

Miss Elder: "Nonsense! She'd make every bit as good an auctioneer as a man."

Mr. Gazam: "Just imagine an unmarried woman getting up before a crowd and exclaiming: 'Now, gentlemen, all I want is an offer!'"

Oholly Nowitt: "D'ye know, Miss Smart, though I've only just met you, there seems to be a sort of intellectual sympathy between us? You know just how to appeal to my tastes, you see. Are you a literary woman?"

Dolly Smart: "No; I'm a kindergarten teacher."

A short time ago a motor came to a standstill opposite a country cottage. The chauffeur tried to start the engine by the handle in front, but in vain.

His lady friend, arrayed in the usual motor costume, sat in the car waiting.

At last the owner of the cottage came out and shouted:

"Now then, there, there must not play that hurdy-gurdy here; so clear off, and take the bloomin' monkey wi' thee!"

They were driving from the railway station to the village in which the blissful honeymoon was to be passed, and though she had not as yet brushed the confetti out of her hair, the bride was in an agony of nervousness in case they should be taken for anything but a couple well seasoned to the joys and sorrows of matrimony.

Presently the carriage drew back with a jerk.

"What's the matter?" queried the bridegroom of the coachman.

"Horse thrown a shoe, sir," said the driver.

The bride clutched her husband's arm, and with what sounded suspiciously like a sob:

"Oh, dear, George," she said, "it is possible that even the very horses know we are married."

The Superintendent of Streets in Cleveland recently summoned to his presence an Irish officer, to whom he said:

"It is reported to me that there is a dead dog in Horner Street. I want you to see to its disposition."

"Yes, sir," said the subordinate, who immediately set out upon his mission.

In half an hour the Irishman telephoned his chief as follows: "I have made inquiries about the dog's disposition, and I find that it was a savage one."

A lady one day, being in need of some small change, called downstairs to the cook and inquired:

"Mary, have you any coppers down there?"

"Yes, mum, I've two; but if you please, mum, they're both my cousins!" was the unexpected reply.

A certain clergyman in Richmond has had in his employ for so long a time a negro named Julian that the latter has come to regard himself as something of a confidential adviser to the divine.

Early one Sunday morning the pastor awoke feeling decidedly ill. After a futile attempt at breakfast he summoned his old and faithful servant, saying:

"Julian, I want you to go to my assistant, Mr. Blank, and tell him that, as I am unwell, he will officiate for me in this morning's service."

At this Julian demurred, and, after some argument, persuaded his master that he would feel better if he officiated as usual. This the latter did, and, as predicted by the ducky, he did return home feeling much better.

"Youse better, sah?" asked the servant, meeting his master at the door.

"Very much better, thank you, Julian."

The ducky grinned. "What did I tell you, sah? I knowed you'd be all right just as soon as you got that wosmon outter your system."

The Busy Man's Book Shelf

Some Interesting
Books of the
Month Reviewed



FURTHER information about any of the books mentioned on the following pages can be procured from the editor of the Busy Man's Magazine, who is always ready to answer any questions. Readers, who desire the titles and prices of books on any subject, will be supplied with full particulars on request.



Sport and Travel

PORTUGUESE EAST AFRICA. Its History, scenery and great Game. By R. C. F. Maugham. (London: John Murray). Giving a picture of a region as yet little known to the world. Many illustrations.

ADRIPT IN NEW ZEALAND. By E. W. Eklington. (London: John Murray). Giving a true idea of what life in New Zealand to-day is like. The writer describes domestic life, customs and legends of the Maories.

ROMANCE OF POLAR EXPLORATION. By G. Fritz-Scott. (Lon-

don: C. Arthur Pearson). An interesting account of expeditions from the time of Franklin to the discoveries made by the crew of the "Discovery."

FISHING FOR PLEASURE AND CATCHING IT. By the amateur angler. (London: T. Werner Lawrie). A book for people who devote themselves to the art and pleasure of angling.

UNTRAVELED ENGLAND. By James John Hixey. (London: Macmillan Co.). Motor trips to out-of-the-way districts of England deserted and illustrated.

VOYAGE OF THE SCOTIA. Being the record of a Voyage of Exploration in Antarctic Seas by three of the Staff. London: Blackwood & Sons.

HUNTING AND SHOOTING IN CEYLON. By Harry Storey. (London: Longmans, Green & Co.) 15s. net.

THE ROMANTIC EAST. Burma, Assam and Kashmir. By Walter

Del Mar. (Toronto: Macmillan Co. \$2.75 net). This volume completes a series of travel books about eastern countries, offering guidance as to what may be seen in a short tour.

THROUGH SCANDINAVIA TO MOSCOW. By W. S. Edwards. (Cincinnati: Robert Clark Co. \$1.50 net). Record of a journey through Denmark, Norway and Sweden and into Russia as far as Moscow.



Business

STARTING IN LIFE. By Nathaniel Clark Fowler, jr. (Boston: Little, Brown & Co. \$1.50 net). Tells the truth about thirty different trades and professions, their advantages, disadvantages, and the preparation necessary to enter them.

JOURNALISM. By C. H. Olin. (Philadelphia: Penn. Pub. Co. 50 cents). Explains the workings of a modern newspaper office, and gives full directions for those who desire to enter the field of journalism.

THE COAL QUESTION. By W. Stanley Jevons. (Toronto: Macmillan Co. \$3.25 net). An inquiry concerning the progress of the nation and the probable exhaustion of English coal mines.

THE FUTURE IN AMERICA. By H. G. Wells. (New York: Harpers \$2.00 net.) Consideration of the social, economic and material conditions observed during the author's recent visit to America.

WHEEL OF WEALTH. By John Beattie Crozier. (London: Longmans, Green 12s. 6d.) A reconstruction of science and art of political

economy on the lines of modern evolution.

HOW TO BUY A BUSINESS. By A. W. Bromley. (London: T. Fisher Unwin 2s. 6d. net). A guide to the purchase of retail and other businesses.



Fiction

LOST LEADER. By E. P. Oppenheim. (Toronto: Copp, Clark \$1.25). Introducing the reader into the inner political circles of England, touching on the evils of gambling and combining the elements of a very original romance, told in Oppenheim's most engrossing style.

CONFESSIONS OF A DETECTIVE. By Alfred Henry Lewis. (New York: A. S. Barnes & Co. \$1.50). The adventures of Inspector Val, a New York detective, narrated in Mr. Lewis' quaint yet vigorous style. The book is brimful of daring adventure.

AVENGERS. By Hendon HB. (Toronto: Pools Pub. Co. \$1.25). An exciting story of a pair of domineers, one of whom was insane. The heroine endeavors to secure the release of the insane man from an asylum by means of the other, which results in strange complications.

ALEXANDER McRAIN, B.A. By Adeline Teskey. (Toronto: F. H. Revell Co. \$1.35). In this new story by the author of "The Village Artist," the writer pictures the actual steps in the downfall of a cultured young man with an inherited taste for drink. It is a powerful portrayal of a man's depravity.

SAUL OF TARSUS. By Elizabeth Miller. (Toronto: McLeod & Allen \$1.25). The scenes are laid in Jerusalem, Alexandria, Rome and Damascus in the years immediately succeeding the crucifixion. The authoress of "The Yoke" pictures with graphic pen, the conditions of the day, and paints a remarkable religious romance.

DOCTOR. By Ralph Connor. (Toronto: Westminster Co., \$1.25). The best work ever done by the Winnipeg minister. The setting is the Rocky Mountains. The hero is Barney Boyle, a medical superintendent in the Kaskinook Valley, where a railway is being built. Here a very human story is worked out.

CHIPPINGE. By Stanley J. Weyman. (Toronto: Macmillan Co. \$1.50). A tale of England in the days of the reform bill, introducing several notable characters of the period. A struggle goes on between an old nobleman, holding a pocket borough and his nephew, a reformer.

LATE TENANT. By Gordon Holmes (Toronto: McLeod &

Allen \$1.25). The late tenant was a girl and the reader is left in doubt whether she is a girl or a ghost. There's a villain in the background, another pretty girl and much excitement all through.

GUARDED FLAME. By W. B. Maxwell. (Toronto: William Briggs \$1.25). A delicate theme involving the personality and character of a scientist aged over 50 years, into whose home comes trouble through the infatuation of his secretary for his wife.

CHASE OF THE GOLDEN PLATE. By Jacques Futrell. (New York: Dodd, Mead, \$1.50). An absorbing mystery connected with the disappearance of the family plate and a delightful romance that develops along with the unravelling of the burglary.

I WILL REPAY. By Baroness Orczy (Toronto: William Briggs \$1.25). A story of the French Revolution, introducing once again the Scarlet Pimpernel. The heroine is under oath to slay the man who killed her brother in a duel, and in the end loves him.

Man was intended to harmonize with the best thing in him, not with the worst—with the divine and not with the brute. Every man is a possible king, and the coming man will be one.

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Men's Attire

DECEMBER EASY GOODS REVIEW.

The modern system of dress allows of very little adaptability. Opening body of jackets great opening behind the waist which have been made against it. Comments on narrow trousers, and some predictions as well.

Business in ready-to-wear clothing is expanding with considerable rapidity, and we find that custom business is suffering in consequence. This condition exists where merchants insist on a class of garment that is both up-to-date in design and well made. They must be able to offer their customers something pretty good in order to attract a real vice class of

results are quite satisfactory. Merchants should encourage them along this line, and refuse to buy clothing that is not up to the mark.

♦ ♦

Jobbers declare that so great is the demand for black stiff felt hats there will be some difficulty in getting a sufficient supply for Spring delivery. Business in the soft felts has fallen off greatly, although they still command a fair business, particularly in the smaller centres.

Retailers show a decided inclination to stick close to the article upon which trade is certain, and to take as few chances as possible. No doubt the firm prices have a good deal to do with this.

The telescope shape is the only soft felt hat upon which a brisk trade is reported. It holds fair to be a popular style among the "sporty" trade next spring and summer. There is no distinct change from last year's styles, except that the brims are curved up a little more, and the band is a trifle wider.

Of split straws a good deal is heard, and it is stated that there is bound to be a shortage. The round straw is now attracting the attention of the manufacturers, and they hope to have sufficient to make up for the shortage on the other line.

Panamas in the sailor style, with high crown and broad brim, are selling better than was expected.

Next summer there is likely to be some demand for silk and linen gloves.



A New Collar.

trade. It comes slowly in many cases and quickly in others, but in order to get it at all the goods must be of substantial merit.

Manufacturers have been, and are, putting forth strong efforts to elevate the standing of the once despised "store clothes." They are employing designers of ability, and the

The Man and His Clothes

Modern conditions demand that men be well dressed. The high cost of living compels careful spending of money. This business was organized to meet these circumstances. Our

METHODS ARE ENTIRELY DIFFERENT

From those of ordinary tailors. We buy direct from the mills. We cut our wholesalers' and jobbers' profits, and thus place rare advantages before our patrons.

We guarantee absolute satisfaction in the making. We are "Tailors of Taste." We make to measure only.

Crown Tailoring Co., Limited Toronto

Canada's Best Tailors and Owners of the largest
Tailoring premises in the Dominion.

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We have already gone fully into the neckwear indicators for spring, and see no reason to alter the views expressed. "Hot" colors are certainly due, and will be shown in quite a range, although quieter tones, probably, will still be the leaders. This change will be accompanied by smaller shapes.

♦ ♦

A good deal has been said in regard to the attached cuff with which we do not altogether agree. For business wear it is a nuisance, not only because it is in the way, but also because it often soils within a very few hours. Then again, its trips to the laundry are very few until it is unfit for wear. For other purposes we heartily endorse it, and recommend that in fall dress garments it be pushed as strongly as possible.

Several manufacturers have adopted the plan of giving an extra pair of cuffs with every shirt with attached cuffs, to be worn on after the original pair become shabby.

♦ ♦

We illustrate herewith the newest idea in collars. It is a decided novelty.

♦ ♦

Following is some comment on the New York mode: There is a growing spirit of discontent in connection with men's dress, we manifest to-day than for a decade past. Of course, time never was, probably, since bodily coverings and adornments became subjects of study and concern, when men viewed themselves and their habiliments with complete satisfaction. The youth who hankers to kick over the traces we have always with us. The frisky

old popinjay with nary a grey hair in his head askew, the color scheme of his dress a reproduction of rainbow radiance, is omnipresent. The chap who affects clothes different from the mass of men merely to render himself conspicuous still flaunts his pitiable pride in public places. And this too will ever keep things stirring. But when men of good taste and sound sartorial judgment voice their desire to break away from present conventional standards, time-honored though they be, the rustling in the trees must be taken as an augury of an impending storm of some sort. I reach this conclusion, along with others because of numerous recent developments. The spirit of individuality is ahead in the lead and out of its many manifestations may come a new trend which in due course will produce a markedly different scheme of dress for men. That the changes will be gradual is a foregone conclusion. Gradual, but more frequent and more noteworthy, is the verdict of several men whose opinions in matters of dress are not to be depreciated. And why, pray, should there be any object slavery to age-old forms? Assuredly the tailors and haberdashers of to-day are quite as competent to originate worthy variations in cut and design as their predecessors of former periods. Indeed, I incline strongly to the belief that as a class they would exercise a restraining influence over the element which worships the extreme, rather than leading into a maze of hiarre, ungraceful effects. At least, it's worth trying.

♦ ♦

Although the Ascot is the preferred equestrian for formal day wear, it has been discarded by men of social position in favor of the four-in-hand,

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United Garment

WRITE FOR CATALOGUE No. 42

DR. JAEGER CO., Limited, 210 St. Catherine St. W. Montreal
350 Portage Avenue, Winnipeg.



ON A NORTHERN EXPRESS.

"Guard: 'Is there a Scotchman in this carriage?'
Barry: 'Aye, indeed!'
Guard: 'Well! I lend me your corker for a minute for the gentleman in the next compartment.'
—Bystander.

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which is now worn with frock coat and morning coat alike. Grey moire is a favored silk for this usage, and it gives the greatest possible wear and does not fray or wrinkle to the same extent as other weaves. Particularly pleasing are moires with large floral designs among which appears an undershot of some pale contrasting hue. Garters of grey or buff are much worn with ceremonious afternoon dress. They should

match in shade the cravat and gloves, a fashion now well established in the esteem of all men who appreciate those necessities of dress which count so much in the ensemble. The gloves are of suede or reindeer, and for brisk weather, if one choose to affect the buff shade in accessories, there are deer skin gloves with the natural fur retained, on the inside. These are not new, but are satisfactory in looks and comfortable.

The Possibilities of Youth

THE gods are generous to youth through the rich stores of years that they offer. When a man is seventy he counts each moment a golden drop. He knows that the angel of time is doing out carefully the little handful of days.

"Oh, what a tool I could make!" cries Stephenson at sixty-eight years of age.

"The time is too short," exclaims Von Hile, "for my new cathedral!"

"The time is too short for me," said John Bright, when dying. "It is for others to perfect the peace movement and bring in arbitration, and set up in Geneva the Parliament of the World."

"The time is short," exclaimed Paul, the old hero, looking eagerly toward Gaul and Germany and England.

But for the youth there is time and to spare. The years are the materials out of which we can build character, culture, or fame. Out of thirty years between twenty and fifty Henry Clay built his eloquence.

Out of twenty Summers and Winters Wordsworth compacted his songs.

Out of forty years Tennyson refined his poems. Keats did not have time enough—dying at twenty-five.

Shelly would have given all he had for a few more years of time.

Providence denied young Arthur Hallam the years and the arena in which to rear high the structure of his fame.

Youth stands on the summer of twenty, and looks down the long vista of the years, and sees rising in the air the marble, the ivory, and the gold of glorious temples, divine liberties, while eternal night falls on the domes of inconceivable republics.

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Made from the skin of a gourd, grown in South Africa. Colors like meerschaum. Very absorbent. The tobacco bowl can be unscrewed, removed, and the pipe thoroughly cleaned without any trouble. Sterling silver mounts, hand-made valentine stems. First selection gourd, hand polished. Just the thing for Christmas—

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Family Courier, Gibraltar

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With best wishes, we are,

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The Hospital had last year in its beds and cots 558 patients—321 of these were from 231 places outside of Toronto. The cost is 1.37 cts. per patient per day, and there were 138 sick little ones a day in the Hospital.



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THE HOSPITAL FOR SICK CHILDREN

For it Cures for Every Sick Child
in Ontario whose Parents
Cannot Afford to Pay
for Treatment.



SERVING SNACKS.

Your dollar may be a door of hope to somebody's child. The Hospital pays out dividends of health and happiness to suffering childhood on every dollar that is used by friends of little children.

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See what can be done for club foot children. There were 34 like cases last year and hundreds in 31 years.



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BOYD'S SYLLABIC. No dots, no dashes, no shades, no ruled lines, no positions, no long list of word-signs to confuse; 9 characters, 3 rules, 112 syllables; easy to learn, easy to write, easy to read, easily mastered in 30 Lessons.

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